



# BusinessIQ<sup>SM</sup>

User Guide



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## BusinessIQ<sup>SM</sup> OVERVIEW

Today's economic challenges call for a new level of sophistication in your credit operations – and yesterday's risk-management tools no longer suffice. BusinessIQ<sup>SM</sup> is the control center that brings the industry's best credit practices and top analytical intelligence, right to your desktop. The user-friendly, web-based system streamlines workflow and integrates all the tools your credit department needs including -- application review, preventing fraud, managing your portfolio and collecting on delinquent accounts.

BusinessIQ makes your business smarter and allows you to:

- Accelerate your research with industry-leading quick search technology
- Protect and grow your business by viewing negative and positive alerts on accounts
- Gain insight into the health of your portfolio through segmentation and analysis
- Elevate your decisions and credit policies by combining your knowledge with advanced statistical expertise

As with all Experian business information you also get:

- Best coverage on small/mid-sized businesses
- Data integrity including Corporate Linkage – no self reported data
- Award-winning customer service
- Flexible pricing options

# DASHBOARD

## Description

The BusinessIQ<sup>SM</sup> homepage is the dashboard that allows you to access all areas of the site with the click of your mouse. It is also an executive summary that provides a quick view of your activity on the site. For the purposes of this guide, we will explain all of the possible display sections viewable in the dashboard. However, note that your homepage display may vary:

- View varies according to the products and services you are using
- Subscription and pay-as-you-go users see different features
- Display of certain sections is customizable

## Top-level navigation for all users

### Personal homepage information

Your user name will appear at the top on the logged-in homepage. Next to this information will be an indicator as to when your password will need to be changed.

Your subcode also is displayed here, next to the **Change subscriber** link. Clicking on this link will allow you to quickly change subcodes if you have access to multiple codes.

Clicking on the **Sign off** link will end your session.

The screenshot shows the Experian BusinessIQ dashboard. At the top, the Experian logo is on the left. To its right, the user's name 'pete linares' is displayed, followed by 'Change password in 8 days', 'Subcode 9 Change subscriber', 'Sign off', and 'My Settings'. Below this is a navigation bar with buttons for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration, and Resources. Under the 'Quick Search' section, there are input fields for Business Name, City, State, ZIP, Telephone, and BIN, along with a Search button. The text 'Welcome to Pegasus!' is displayed at the bottom of the dashboard.

## My Settings

Clicking on the **My Settings** link will take you to an administration page where you will be able to adjust your general settings and set defaults.

- **Account Info**— includes your contact information and displays subcodes associated to this user.
- **Homepage**— modules can be turned on or off here by selecting the corresponding radio button.
- **Search and Report Settings** — includes List of Similar settings and report, model and credit policy defaults. (The default setting is “on” to display a result or a List Of Similar to each inquiry.)

- A scoring model default can be chosen if you have access to more than one model.
- A default credit policy also can be selected here.
- **Portfolio**— if you have multiple portfolios, allows you to choose a default portfolio to view.

Clicking on any tab across the top of the site will take you to that module:



The modules are **Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration** and **Resources**.

## Finding a business

BusinessIQ employs different search capabilities depending on the amount of information you would like to enter. The search options include:

- **Quick Search** — This “type down” feature is similar to that found in popular search engines and allows for quick identification of candidates.
- **Search** — Use this feature, located on the far right side of the **Quick Search** bar, when **Quick Search** is unable to provide a record. It is critical to use **Search** if no record is found through **Quick Search** since the additional information you enter will likely produce a “hit.”
- **Expanded Search** — With **Expanded Search**, the user can enter additional information to receive blended consumer/business data, fraud and international reports. *Note: Blended data, fraud and international reports will not be available during beta testing.*

## Quick Search

**Quick Search** is an industry-leading search tool designed to streamline your research process and reduce processing time. As you type your inquiry into the search boxes, a list of potential candidates will appear. Each character entered further filters the candidate list, and typing within any field will refine your list. Simply select a business from the candidate list to proceed to the product selection page.

**Quick Search** displays the most active and inquired-upon businesses. It is possible your search will not return the candidate you are looking for.

## When Quick Search does not find a record

If **Quick Search** does not find the business you are looking for or you do not receive a match, continue searching. Just enter information in all fields within the **Quick Search** bar and then click on **Search**. The **Search** button will trigger a deeper and more targeted database search.

Clicking on the Expanded Search link also will take you to a page where additional inquiry information can be entered and fraud and international inquiries can be submitted.

## Expanded Search

**Expanded Search** is designed to accommodate expanded inquiry information. Use **Expanded Search** when you do not get a hit through **Quick Search**. Using **Expanded Search** also is required for fraud and international inquiries or to receive a List Of Similar that indicates the type of information available on a business.

The screenshot shows the 'Expanded Search' page of a web application. At the top is a navigation bar with links: Home, Expanded Search (active), Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration, and Resources. Below the navigation bar is the 'Expanded Search' title. The main form is divided into two columns. The left column, titled 'Business Information', contains fields for Business name, Address, City, State (dropdown), ZIP code, Country, Telephone, BIN, Tax ID, and Reference Information. At the bottom of this column are 'Search', 'Clear fields', and 'Cancel' buttons. The right column, titled 'Business Owner', starts with a checkbox for 'Check box to acknowledge you have FCRA Permissible Purpose for this transaction'. Below this is a section for 'FCRA Permissible Purpose' with a dropdown menu showing '1. BIS Blended Reports' and a link to 'Print FCRA agreement'. The rest of the right column contains fields for First name, Middle Initial, Last Name, Social Sec No., Generation code (dropdown), Address, City, State (dropdown), ZIP + 4, Driver's License, Year of birth, and Age. At the bottom of the right column are links for 'Add owner' and 'Delete owner'.

## Dashboard screen for pay-as-you-go users

Pay-as-you-go users will see a different view than subscription users. The view may vary according to the products being used:

The screenshot shows the Experian BusinessIQ dashboard for a pay-as-you-go user. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration, and Resources. Below this is a search bar with fields for Business Name, City, State, or ZIP, and Telephone. The main content area is titled "Welcome to BusinessIQ!" and features a "Recent Activity" table with columns for Date, Business, Category, Type, User ID, and Reference. To the left of the table is a sidebar with a "TRY THE NEW ISP MODULE. FREE TRIAL" banner and a "My Tasks" section. Below the "Recent Activity" table is a "DNS Campaign Summary" table with columns for Date, Campaign code, Number of letters, Outstanding debt, and CURE performance. The bottom of the dashboard shows a "MSNBC US NEWS" section.

paygo user [Change password in 8 days](#) | Subcode 9 [Change subscriber](#) [Sign off](#) | [My Settings](#)

Home Expanded Search Portfolio Alerts Decisioning Collections Report Manager System Administration Resources

Quick Search Business Name\* City\* State\* or ZIP Telephone B/N OR Search Expanded Search

Welcome to BusinessIQ!

TRY THE NEW ISP MODULE. FREE TRIAL [Try now](#)

Experian has some updates for you

- [Downtime Alert Tuesday Sep 29th](#)
- [New & Improved](#)

My Tasks

- [May 22](#)
- [task 111](#)
- [Pull Profile on Memphis Cafe, CA](#)
- [medium task](#)

Recent Activity

Date	Business	Category	Type	User ID	Reference
05/25/2010	DELICIOUS VINYL RECORDS LLC	Pulled Report	BPS	2895	
05/25/2010	RVCA CORP	Pulled Report	BPS	2894	
05/25/2010	MEMPHIS SOUL CAFE & BAR	Pulled Report	BPS	2893	
05/25/2010	JAVIER'S CANTINA & GRILL	Pulled Report	BSLM	2892	
05/25/2010	VOLCOM, INC	Pulled Report	BPR	2891	
05/25/2010	DAVOL INC	Pulled Report	BPR	2850	
05/25/2010	BRIAN D SECIA BUILDER INC	Pulled Report	BPS	2849	

DNS Campaign Summary

Date	Campaign code	Number of letters	Outstanding debt	CURE performance
05/14/2010	W36	0	9739668	0
05/14/2010	W35	0	16478693	0
05/13/2010	A36	0	7351283	0
05/13/2010	W32	0	7351283	0
05/11/2010	W2Z	0	4121961	0

MSNBC US NEWS

As a pay-as-you-go user, your most recent activity will be displayed, with the default display being your 10 previous activities. The default number can be changed through the drop-down menu. Clicking on the **Type** link will allow you to view the item details. Additional summary modules also will be displayed if those products/features are enabled.

In the **Learn more about BusinessIQ** section, several links will be available to provide additional product and industry information.



## Dashboard for subscription users

Subscription users will see a more robust dashboard than pay-as-you-go users, but the screen view can vary according to subscription level. For the purposes of this guide, we will show Premium Subscription screens.

If you are a subscription user, every time you log in the dashboard will automatically refresh and display the latest information on your accounts, as provided by Experian's BizSource<sup>SM</sup> database.

subscriber user [Change password in 8 days](#) | [Subcode 9 Change subscriber](#) [Sign off](#) | [My Settings](#)

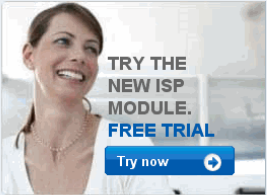
Experian

Home Expanded Search Portfolio Alerts Decisioning Collections Report Manager System Administration Resources

Quick Search

Business Name\* City\* State\* or ZIP Telephone BIN OR Search Expanded Search

Welcome to Pegasus!



TRY THE NEW ISP MODULE. FREE TRIAL

Try now

Experian has some updates for you

- Downtime Alert Tuesday Sep 29th lacus eros, ac viverra felis.
- New & Improved lacus eros, ac viverra felis.

My Tasks

- Task 1
- Task 2
- Task 3

Watch List: 10 Riskiest


Business	Business ID	Score	DBT Conti	Payment Trend	Trade Balance	Highest Credit Amt. Extended	No. Alerts This Month
SINPY FELLINIS PIZZA 441	700000940	.00	105	0	\$ 0	\$ 0	0
ALBERT MARANO	700000821	.00	0	0	\$ 0	\$ 0	0
123	0	.00	0	N/A	\$ 0	\$ 0	0
A CARPET AND FLOORING	700001267	.34	105	0	\$ 2,500	\$ 15,800	0
WINDMILL MARINA	700001260	.56	105	0	\$ 700	\$ 3,000	0
*BEAN STEARNS	700000657	1.03	0	0	\$ 1,066,100	\$ 892,100	0
BARNEY SKANSKA INC	700001150	1.29	17	0	\$ 0	\$ 14,400	0

Alerts Summary: Top Priority Unread

Date	Business	Trigger Type	Priority
3/11/10	A M P MASONRY INC	NTL (2)	1
3/11/10	ADLER GLASS	JUT (2)	1

DNS Campaign Summary

Portfolio Risk



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## Customizing your display

To adjust the display of your dashboard, click on the **My Settings** link at the top of the page. Within the **Homepage** section, add or remove modules you have access to by clicking on the corresponding arrows. Save your changes and your dashboard presentation will be updated.

subscriber user [Change password in 8 days](#) | Subcode 9 [Change subscriber](#) [Sign off](#) | [My Settings](#)

Experian

HomeExpanded SearchPortfolioAlertsDecisioningCollectionsReport ManagerSystem AdministratorResources

Quick Search

Business Name\*City\*State\*or ZIPTelephoneBIN

SearchExpanded Search

My Settings

Save ChangesCancelContact Us

Account Info

Contact Information

subscriber user

Email Address: pete.linares@experian.com [Update](#)

Subscriber Codes

Select a subscriber code for viewing:

☐ 0123456 ☒ Check to use newly selected subscriber code as default

☐ 0123457

Home Page

Add content to your dashboard by moving them from the left to the right. Remove content to your dashboard by moving them from the right to the left.

Available to add:

AddRemove

Already added:

Recent Activity  
DNS Campaign Summary  
MSNBC US News  
My Tasks  
I Want to  
Learn more about BusinessIQ

Search & Report Settings

View Search Results

Always provide a search result: ☒ On (List of Similar) ☐ Off

Pulling a Report

Scoring model default: Intelliscore Plus

Credit Policy: Account Review Policy

Portfolio

Default View

Portfolio Name

☒ Portfolio 1

☐ Portfolio 2

☐ Portfolio50

☐ Port Scoring Jun 22

Save ChangesCancel

11

## Watch List

Unless you customize it, the **Watch List** is a system default account list. You can customize your **Watch List** by adding accounts to the list from the **Portfolio** application. The default display is 10 accounts prioritized by lowest credit score. Click on **Display** to change the number of rows, or click on a column header to change the sort order.

Clicking on the business name will display the **Account Summary** page for the account.

Watch List: 10 Riskiest							
Business	Business ID	Score	DBT Conti	Payment Trend	Trade Balance	Highest Credit Amt. Extended	No. Alerts This Month
SINPY FELLINIS PIZZA 441	700000940	.00	105	0	\$ 0	\$ 0	0
ALBERT MARANO	700000821	.00	0	0	\$ 0	\$ 0	0
123	0	.00	0	N/A	\$ 0	\$ 0	0
A CARPET AND FLOORING	700001267	.34	105	0	\$ 2,500	\$ 15,800	0
WINDMILL MARINA	700001260	.56	105	0	\$ 700	\$ 3,000	0
*BEAN STEARNS	700000657	1.03	0	0	\$ 1,066,100	\$ 892,100	0
BARNEY SKANSKA INC	700001150	1.29	17	0	\$ 0	\$ 14,400	0

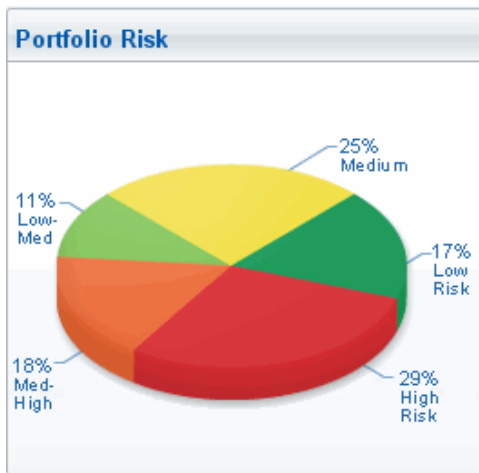
## Alerts Summary

The **Alerts Summary** module displays a subset of the latest unread alerts based on the filtering criteria and thresholds you have set. These alerts are ranked based on their priority, allowing you to quickly act on those accounts. Clicking on the **View All** link will take you to your **Alerts** homepage.

Alerts Summary: Top Priority Unread			
Date	Business	Trigger Type	Priority
6/30/10	POOLS BY DESIGN	LEN (8)	40
6/30/10	EATON CORPORATION CUTLER	L91 (5), L61 (11),	31
6/30/10	JOHNSON CONTROLS INC-HOLL	L91 (2), L61 (5), CC	28
6/30/10	GREAT LAKES PROCESSING	LEN (3)	15

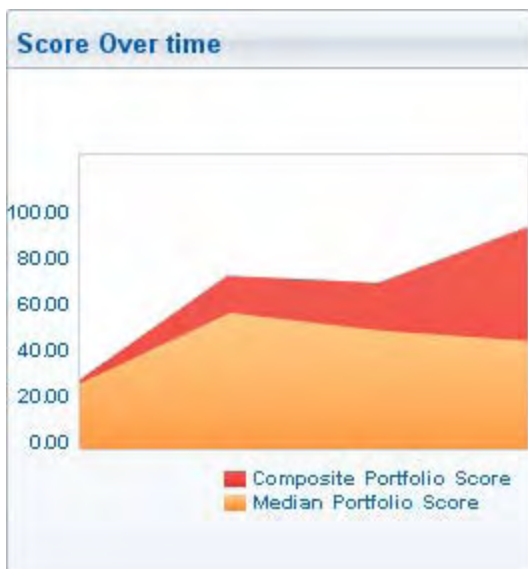
## Portfolio Risk summary

The **Portfolio Risk** module displays a graphical summary of the risk categories in your portfolio of clients being monitored. In the example shown above, you see that 29 percent of the portfolio is classified as high risk and 17 percent is classified as low risk. You can click on each pie segment within the graphic to access more detailed information.



## Score Over Time summary

The **Score Over Time** module provides a three-month window into the composite and median score trend within your portfolio. The Composite Portfolio Score is a dollar-weighted risk score for the portfolio. The Median Portfolio Score is the middle score for all records within your portfolio.



## Delinquency Notification Service Campaign Summary


The **Delinquency Notification Service Campaign Summary** module displays your most recent collections campaigns and associated details. Clicking on the **View All** link will take you to your **Collections** homepage.

DNS Campaign Summary <span>View all</span> 10 rows				
Date	Campaign code	Number of letters	Outstanding debt	CURE performance
05/14/2010	W36	0	9739668	0
05/14/2010	W35	0	16478693	0
05/13/2010	A36	0	7351283	0
05/13/2010	W32	0	7351283	0
05/11/2010	W2Z	0	4121961	0

## Additional modules viewable in the dashboard

### System messages

System messages, educational information and promotional content will be presented in the top left area of the homepage. Click on the links within the content to learn more and to take advantage of the various offers presented here.



**TRY THE  
NEW ISP  
MODULE.  
FREE TRIAL**

**Try now**

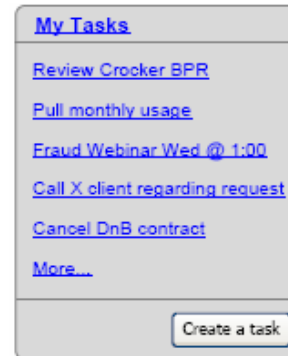
**Experian has some updates for you**

- ▶ **Downtime Alert Tuesday Sep 29th** lacus eros, ac viverra fells.
- ▶ **New & Improved** lacus eros, ac viverra fells.

## My Tasks

The **My Tasks** module lets you view, create and assign tasks to users within your work group. Tasks are displayed based on due date.

To create a task, simply click on the **Create a Task** button to open the **Create a Task** window. Tasks can be assigned to members of your company, or you can assign tasks to yourself. All your users can view public tasks. Only you can view private tasks. Enter a name for your task, fill out the optional fields, and click on **Save & Close** to save your task.



The screenshot shows a window titled "My Tasks". It contains a list of tasks with the following links: "Review Crocker BPR", "Pull monthly usage", "Fraud Webinar Wed @ 1:00", "Call X client regarding request", and "Cancel DnB contract". Below the list is a "More..." link. At the bottom right of the window is a button labeled "Create a task".



The screenshot shows a "Create a Task" dialog box. It has a title bar with "Create a Task" and a "Close" button. The form contains the following fields and controls:

- Task name\***: A text input field with a red asterisk and the label "Required field".
- Start date**: A date picker showing "04/03/2010".
- Due date**: A date picker.
- Priority**: A dropdown menu set to "Low".
- Percent complete**: A dropdown menu set to "0%".
- Status**: A dropdown menu set to "Not started".
- Sharing**: Radio buttons for "Private" and "Public", with "Public" selected.
- Category**: A text input field.
- Assigned to**: A dropdown menu showing "linares, pete".
- Details**: A large text area.
- Buttons**: "Save & Close" and "Cancel".

Five tasks are displayed in the **My Tasks** module. These tasks display to the user they were assigned to and are ordered by due date.

Clicking on the **Manage Tasks** link in the **My Tasks** module will display the **Tasks** panel, where all tasks can be viewed, printed, exported or deleted.

My Tasks	
Due Date	Task
01/11/2010	<a href="#">Task 2</a>
06/10/2010	<a href="#">Pull Report on Memphis Ca...</a>
06/11/2010	<a href="#">Cancel DNB contract</a>
<a href="#">Manage Tasks</a>   <a href="#">Create a Task</a>	

## Tasks panel

Tasks								Print	Export	Close	X
<input type="checkbox"/>	Task Name	Status	Due Date	Percent Complete	Category	Assigned To	Assigned By				
<input type="checkbox"/>	D123	Waiting		75%	fdsafsdg	linares	linares				
<input type="checkbox"/>	Task 33	In progress		25%		linares	linares				
<input type="checkbox"/>	Task 5	Not started		0%		linares	linares				
<input type="checkbox"/>	Task 5	Not started		0%		linares	linares				
<input type="checkbox"/>	F123	Not started		0%		linares	linares				
								<a href="#">Create a Task</a> <a href="#">Delete</a> <a href="#">Cancel</a>			

## I Want to...

**I Want to...** contains links to help you find content regarding the most frequently asked questions. Simply click on one of the helpful links to view more information on that topic.

## News module

The **News** module displays breaking stories from MSNBC. Clicking on a news story will open another window with the news content.

MSNBC US NEWS	
<ul style="list-style-type: none"> <li>› <a href="#">Obama vows to address record deficit woes</a></li> <li>› <a href="#">College tuition hikes in double digits</a></li> <li>› <a href="#">Toyota to dealers: Parts to fix pedals on way</a></li> <li>› <a href="#">Small aircraft lands on N.J. Turnpike</a></li> <li>› <a href="#">Jailed U.S. Baptists set to face Haitian judge</a></li> <li>› <a href="#">Military medevacs from Haiti restart</a></li> </ul>	<div> <div>↑</div> <div>☰</div> <div>↓</div> </div>

## ***Definitions***

**Dashboard:** The homepage on the BusinessIQ tool.

**Module:** A work-specific section within BusinessIQ, such as Decisioning or Collections. Multiple products may be represented in a module.

**Subcode:** An Experian-defined account number that allows you access to Experian's products and services.



## ***Frequently Asked Questions***

### **I entered a business name in Quick Search and received a “The system does not have any suggestions” message. What does this mean?**

Quick Search is a search assist tool and will not find every business. To search an even larger population of businesses, simply select the Search button on the Quick Search box or enter additional information in the Expanded Search tab.

### **How can I filter my Quick Search suggestions?**

Start by entering a business name. Enter data into the city, state, ZIP Code, telephone or BIN fields to filter your results.

### **How do I view a record displayed in Recent Activity?**

Click on the link in the Description column to see that record.

### **How do I view all tasks?**

Clicking on the My Tasks link will display all tasks.

### **How do I change subcodes?**

There is a link at the top of every page called change subscriber. Click on that link to change subcodes.

### **What is the user ID and subcode information on the top of the page?**

Your User ID is displayed at the top of the page and identifies the User ID you used to access the BusinessIQ page. The subcode field identifies your subscriber code with Experian’s billing and product systems.

### **Can I print and download my reports?**

Yes, print and download options are available via a link at the top of every report.

### **Are my reports automatically saved in Report Manager?**

Yes, reports are automatically saved in Report Manager for 90 days.

### **Are search results saved?**

Search results can be printed, saved or exported by clicking on the appropriate links on the View Results page.

**What is the search inquiry information?**

Search inquiry information redisplay the search criteria you typed into the Search page.

**Will I always get a search results page returned when I order a report?**

Yes. BusinessIQ is designed to return a search results page whether you use Quick Search or Expanded Search.

**I ran an inquiry for Business Profile Report and want to pull another Business Profile Report. What is the easiest way to do this?**

Once you run the first inquiry for a Business Profile Report (or any report) and have received the report, simply enter the new inquiry into the Quick Search fields at the top of the page or click on the Expanded Search tab and enter your inquiry.

**I want to pull another credit report on the same company I just searched. Can I do this without resubmitting the search criteria?**

Yes. Once you have run your inquiry and have received your report, click on the Pull New Report button. You will be returned to the Product Selection page and your previous search criteria will be in place, but the product selection will be cleared.

**How do I select product combinations?**

When product combinations are available for Credit Risk Solutions, the Product Selection page will display the available combinations in the product menu at the top of the page or in a drop-down menu of other product combinations.

**Where do I choose which Intelliscore<sup>SM</sup> model to use?**

Select the scoring product you would like under the Credit Score column. If you have access to multiple models, make sure the desired model is selected in the Scoring Model drop-down box. Many users will have access only to our latest and most accurate score, Intelliscore Plus<sup>SM</sup>.

**How do I select scoring models?**

View your available options from the Scoring Model drop-down box and select the appropriate product from the selection table.

**What is the reference field?**

The reference field is a freeform text field that allows you to input any information. You can use this field for your own tracking purposes. The reference field information is displayed on Report Manager to assist in invoice reconciliation and auditing.

### **How do I navigate to another product group, such as Alerts, Decisioning or Collections?**

You have several options for navigating to different product groups. You can:

- Click on the product hyperlinks on the left navigation bar
- Click on the homepage text header hyperlinks
- Click on the products page text header hyperlinks
- Use the search option on the top navigation bar

In some cases, these hyperlinks may not be viewable based on your user permissions, the products you have purchased and what page you are viewing in BusinessIQ.

### **How do I search for business owner information?**

You can search for business owner information by selecting one of the business owner products from the product selection table in Credit Risk Solutions. Once you select a product (i.e., Business Owner Profile), then the required business owner search fields will dynamically appear or you can enter the business owner information at the same time as the business search within Expanded Search.

## How to

### Select a product from the Product Selection page

Once you have submitted an inquiry and selected a business, the **Product Selection** page will appear. The business you selected will appear along with the address details.

The screenshot shows a web application interface for selecting a report. At the top is a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration, and Resources. Below this is a search bar with fields for Business Name\* (containing 'memphis cafe'), City\*, State\* (a dropdown menu), or ZIP, Telephone, and BIN. A 'Search' button and an 'Expanded Search' link are also present. The main section is titled 'Select Report'. It displays business details for 'MEMPHIS CAFE' at '2920 BRISTOL ST, COSTA MESA, CA 92626, 714-293-8066'. To the right, it shows 'BIN: 797257471' and 'Hierarchy:'. Further right, under 'Credit Pull Settings', there are dropdowns for 'Scoring Model' (set to 'COMMERCIAL ALL-INDUSTRY II') and 'Credit Policy' (set to 'Scorecard 1'). Below these are three columns of report options: 'Popular Combos' (with checkboxes for Business Profile with Score, Business & Owner Profiles, Business & Owner Profiles with Score, and Business Profile with Industry Trade), 'Commercial Credit Reports' (with checkboxes for Business Profile, Business Owner Profile, Business Summary, Small Business Credit Share Profile, and Industry Trade Profile), and 'Commercial Credit Score' (with checkboxes for Intelliscore Plus, Small Business Credit Share, and Auto Decision Product). A 'More Combo' dropdown is located below the Popular Combos. At the bottom, there are buttons for 'View Reports', 'Save Reports', and 'Cancel'. A 'Set default report(s)' section at the very bottom has two radio buttons: 'Use the system default report choices' (which is selected) and 'Save selected report choices as my default'.

## To order a product from the Product Selection page

1. Search for a business using either **Quick Search** or **Expanded Search**.
2. Select the product or products you would like to order by clicking on the corresponding product check boxes, and click on **View Reports** to access your report(s).
  - If you select a scoring product and have access to multiple models, your default model will be presented in the **Scoring Model** drop-down box. If you would like to change the model, select the appropriate model from this list and click on the **View Reports** button.
  - If you select a blended product and have not yet entered consumer information, the **Enter Business Owner Information** window will display. Enter the required owner information, check the **FCRA Permissible Purpose** check box, and click on **OK**. The owner information will appear along with the business information on the **Product Selection** page. Click on **View Reports** to view your selected reports.

Enter Business Owner Information

Close X

☐ Check box to acknowledge you have FCRA Permissible Purpose for this transaction \*

FCRA Permissible Purpose

1. BIS Blended Reports

Under the Fair Credit Reporting Act (FCRA), BIS Blended

[Print FCRA agreement](#) Note: You must repeat this certification for each sign on session

First name \*

Middle Initial

Last Name \*

Generation code

Select

Social security No.

Address \*

City \*

State \*

ZIP + 4 \*

Driver's License

Year of birth

Age

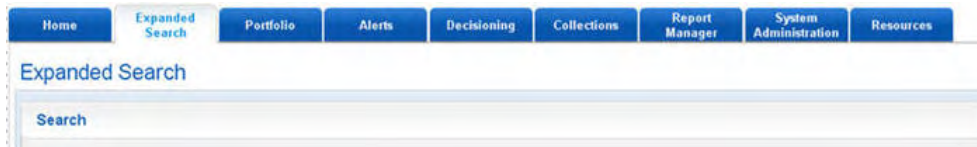
[Add owner](#) | [Delete owner](#)

OK

Cancel

## Select a product from Expanded Search

All products can be ordered from **Expanded Search**. International and fraud products can be ordered only from here. **Credit Risk** is the default tab. To order a fraud or an international product, click on the corresponding tab.



The screenshot shows a web application interface. At the top is a horizontal navigation bar with nine tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration, and Resources. The 'Expanded Search' tab is currently selected. Below the navigation bar, the main content area is titled 'Expanded Search'. Under this title is a search input field with the placeholder text 'Search'.

## Order a product from Expanded Search

1. Complete as much information on the form as possible. Fields with a red asterisk are required.
  - If you are ordering a product that contains consumer data, like Business Owner Profile, enter business owner information as well as business information. If you would like to enter an additional owner, click on the **Add Owner** link. The screen will dynamically expand, and a second owner form will appear.
  - The **Business Owner** inquiry page includes a **Permissible Purpose** check box within the business owner section. You are required to check the box with every business owner inquiry to confirm you have the appropriate authorization to access the individual's consumer credit file under the Fair Credit Reporting Act (FCRA).
  - The Experian Business Identification Number (BIN) enables you to enhance your search in multiple ways. The Experian BIN is the number that Experian assigns to each record in our database. It can be used as search criteria; no other criteria are needed for the search system when the Experian BIN is used. You may enter up to 20 Experian BINs, separating them by a comma, to request multiple reports at one time.
  - The **Reference** information field is available for you to enter any information up to 30 characters. The field enables you to track and manage your search requests. The **Reference** information will display in **Report Manager** and also is reported on your monthly invoice statement, allowing easy cost allocation to internal departments or users.

- Click on the **Search** button to search our database. If you would like to start over, click on the **Clear Fields** button and proceed with Step 1.

The screenshot shows the 'Expanded Search' interface. At the top is a navigation bar with links: Home, Expanded Search (active), Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration, and Resources. Below the navigation bar is the 'Expanded Search' header. The main content area is divided into two columns. The left column, titled 'Business information', contains input fields for Business name, Address, City, State (dropdown), ZIP code, Country, Telephone, BIN, Tax ID, and Reference Information. The right column, titled 'Business owner', contains a checkbox for 'Check box to acknowledge you have FCRA Permissible Purpose for this transaction', a dropdown for 'FCRA Permissible Purpose' (with a note about FCRA and BIS Blended Reports), and input fields for First name, Middle Initial, Last Name, Social Sec No., Generation code (dropdown), Address, City, State (dropdown), ZIP + 4, Driver's License, Year of birth, and Age. At the bottom left are 'Search' and 'Clear fields' buttons. At the bottom right are 'Add owner' and 'Delete owner' buttons.

- If multiple businesses meet the search criteria, then a list of similar businesses will be returned on the **View Results** page. To go to the **Product Selection** page, choose the matching candidate by clicking on the business name.
- Select the product or products to order by clicking on the corresponding product check boxes on the **Product Selection** page.
- If you select a scoring product and have access to multiple models, your default model will be presented in the **Scoring Model** drop-down box. If you would like to change the model, select the appropriate model from this list and click on the **View Results** button.
- Click on the **View Results** button to order the product(s). If you would like to start over, click on the **Cancel** button and proceed with Step 1. You also may return to the **View Results** page or the **Search** page by simply clicking on that header and that section will open.
- When you click on the **View Results** button, the report(s) will order and display.

## Use the View Results page

The **View Results** page will display a list of businesses that meet your search criteria when you submit an inquiry.

The screenshot shows the Experian web application interface. At the top, there is a navigation bar with links: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administration, and Resources. Below the navigation bar, the 'Expanded Search' section is active. It contains a search bar with the text 'Search' and a dropdown arrow. Below the search bar, the 'View Results' section is displayed. It shows the search criteria: 'Search results for: Experian costa mesa, CA'. Below this, it states '1 business found.' and provides links for 'Print', 'Save', and 'Export'. A table with 5 columns is shown: Business, Matching Name & Address, Business Identification No., Trade Line Count, and Hierarchy. The table contains one row of data for 'EXPERIAN INFORMATION SOLUTIONS, INC'.

Business	Matching Name & Address	Business Identification No.	Trade Line Count	Hierarchy
EXPERIAN INFORMATION SOLUTIONS, INC 475 ANTON BLVD COSTA MESA, CA 92626 714-630-2444	EXPERIAN 475 ANTON BLVD ANITA KRESS COSTA MESA, CA 92626-	796744203	000	


The following information is displayed on the search results page:

- Business name and address
- Matching name and address
- BIN (Business Identification Number)
- Number of tradelines
- Hierarchy (corporate linkage indicator)

Each row represents a different business name. This list is displayed in a scrolling window. Select your choice by clicking on the business name. This action will take you to the **Product Selection** page.



If you do not find the business you are looking for, click on the **Refine this search** link to return to the **Expanded Search** page with your inquiry information still populated. Clicking on **New search** will take you back to the **Expanded Search** page while clearing your previous inquiry information.



subscriber user [Change password in 8 days](#) | Subcode 9 [Change subscriber](#) [Sign off](#) | [My Settings](#)

HomeExpanded SearchPortfolioAlertsDecisioningCollectionsReport ManagerSystem AdministrationResources

Expanded Search

Search

View Results

Refine this search | New search

Search results for:

Experian  
costa mesa, CA

1 business found.

PrintSaveExport

Business	Matching Name & Address	Business Identification No.	Trade Line Count	Hierarchy
EXPERIAN INFORMATION SOLUTIONS, INC 475 ANTON BLVD COSTA MESA, CA 92626 714-830-2444	EXPERIAN 475 ANTON BLVD ANITA KRESS COSTA MESA, CA 92626-	796744203	000	

# PORTFOLIO

## ***Description***

The Portfolio module helps you analyze your portfolio of customers to identify performance trends and changes at the portfolio level as well as with individual accounts. By understanding the characteristics of your client portfolio – accurately identifying high, low and medium risk accounts – you can develop effective risk management strategies to maximize your relationships and increase revenue while reducing loss.

The Portfolio module allows you to:

- Get a snapshot of total counts and balances within your portfolio
- Determine composite or median score trends within the portfolio
- Assess your portfolio's risk from lowest level to highest level of risk
- Define and manage account lists with a variety of filtering options
- Create, update and delete individual accounts
- Manually and automatically score or rescore an account, a list of accounts or a portfolio

## ***Requirements for usage***

Prior to using the Portfolio module, you need to contribute your portfolio of accounts to our trade data file or upload your portfolio without contributing

Your Experian sales representative can help you through the contribution or loading process. Please contact them directly or call 1-800-520-1221.

## ***Frequently Asked Questions***

### **FAQs for all users**

#### **What is the source of the data within my portfolio?**

The data within your portfolio comes from the Experian business database as well as any uploaded files you have requested and/or any business inquiries you have performed.

The data within Experian's database is of the highest integrity. All of our data is third-party sourced, and we do not allow self-reported data. Data sources may include companies like yours, public records, collection agencies and many others.

#### **When does the data within my portfolio get updated?**

If you are a subscription client, your scoring data will be updated automatically as scores are changed within our database. Auto scores are generated when any new data is added to your customer's credit record in our database.

If you are a non subscription client, you will need to manually request score updates by selecting the Score Portfolio option within the Batch Actions drop down menu.

#### **How can I keep track of different client segments within my portfolio?**

Within the Portfolio Accounts List view, you can group and save lists of accounts by using filtering options. Filters can include characteristics like account facts, aging data, business risk and monitoring options.

#### **Who will be able to view and edit my account lists?**

The list owner (the user who created the list or whomever the creator designates as the owner via the Change Owner link) has full editing rights. In addition, if the owner designates the shared status of the list as **Public (edit)**, users who have access to the portfolio will also have editing capabilities. The list owner is often a Head Designate or system administrator within your company.

#### **Who will be able to view and edit my portfolios?**

Only the Head Designate and the assigned system administrators will be able to assign and edit portfolios.

#### **What is the Watch List?**

The Watch List is viewable on your Summary page and the Portfolio Account List in Business IQ. It is designated by you, and is a list of accounts you want to monitor most closely. They are rank ordered by lowest score.

## **FAQs for administrators**

### **In which formats can I import and export my account list?**

You can submit your account lists in a .csv or .txt file. You can either submit a list of accounts to add to an existing portfolio or to create a new portfolio.

### **Can I add customized fields to my account list?**

Yes, you can create up to 40 customized user-defined fields when you create or update your portfolio. Please see the user guide for actual steps.

### **What are mapping specifications?**

Before you upload or import your portfolio of clients into BusinessIQ, it is important that the column headers within the file you are uploading are individually associated to the corresponding BusinessIQ fields. This process of setting up mapping specifications ensures that your data gets stored and displayed properly.

### **How long will it take to upload or import my accounts to BusinessIQ?**

Importing accounts to your portfolio may take up to 4 hrs.

### **What does Default mean within the Manage Portfolios view?**

If you have access to more than one portfolio, your system administrator will set one of these portfolios as the default portfolio. This means that the default portfolio will be the first portfolio you will view when entering the application. You will be able to view the other portfolios by selecting the portfolio from the Portfolio drop down menu.

## Definitions

Category/Attribute	Description
<b>Account Identity</b>	
Account Number	As specified by customer
Customer Number	As specified by customer
BIN	Business Identification Number in the Experian database; the BIN is returned if it's available.
Business Name	Company name
DBA	"Doing business as" name
Street Address	Street address
City	City
State	State
ZIP	ZIP (five-digit number)
Country	Country
<b>Account Facts</b>	
Years on File	Number of years on file with Experian
Record Type	Options: Active/Inactive/Inquiry/Prospect
Primary SIC	Primary SIC
Primary NAICS	Primary NAICS
Legal Entity	Type of entity, i.e. Corporation, Sole Proprietorship, Partnership, etc. (per CPEG domain)
Date Opened	Date this account was opened or this customer was acquired
Date Closed	Date this account was closed
Account Type	Account Type, i.e. Commercial Credit Card, Lease, Utility, etc, Per CPEG domain.
Closed Reason	Per CPEG domain.
Payment Terms	Payment terms (Net 30, Net 40, Net 120, etc.)

Terms duration	Scheduled length of the terms of the loan or line of credit.
Scheduled Payment Amount	Scheduled amount due
Current Amount	The current amount
Total Amount Owed	Total amount still owed
Date Last Payment	Date of the last payment
Last Payment Amount	Amount of the last payment
Date Last Activity	Last activity date
Original Loan Amount	Original loan amount
Highest Credit Utilized	Highest credit utilized
Dispute Indicator	'Y' = information contains a dispute statement filed by the subject of the report, and further details of the dispute statement can be found in the Experian Business Profile Report.
<b>Account Aging</b>	
Aging Date	Extract date as reported by the data supplier or contributor
Aging Buckets (Standard options are 30 days, 180 days, etc.)	Time the loan or line of credit has been in each age category, as reported by the data supplier or contributor
Charge-Off Indicator	Y/N indicator if account was charged off
Charge-Off Date	Date of charge off
Charge-Off Amount	Amount of charge off
Collections Indicator	Y/N indicator if account was sent to collections
Collections Date	Date account was sent to collections
Number of Collections	Count of collections placed
Collections Amount	Amount of collections amount
<b>Account Activity</b>	
Is Monitored	Account presently being monitored
Account Review Decision	Last account review decision
Account Review Date	Last account review date

<b>Business Risk</b>	
Payment Trend Indicator	<p>Payment behavior changes over the past six months based on the Days Beyond Term (DBT).</p> <ul style="list-style-type: none"> <li>• B= Increasingly late, but better than industry</li> <li>• I = Improving</li> <li>• L = Increasingly late</li> <li>• N= No Trend Identifiable</li> <li>• P= Improving, but slower than industry</li> <li>• S= Stable</li> </ul>
Risk Segment	Low, Low-Medium, Medium, Medium/High, High
Model Code	Model code utilized
Combined Days Beyond Terms (DBT)	This is the Days Beyond Terms score (DBT) for new and continuous tradelines. If the field is blank, it means the business does not have a DBT. If the business has a DBT, the field will be numeric.
Total Account Balance	Total dollar balance for all tradelines on a business.
Combined Account Balance	Total dollar balance for all new and continuously reported trade lines. (current only)
Number of Legal Items	Number of legal items reported; comprised of federal, state and local tax liens, bankruptcies, collections and UCC filings
Legal Balance	Dollar balance of all tax liens and judgments
Number of Combined Tradelines	Number of new and continuously reported trade lines for this business
Percentile	This is the percentile related to the business' score. For example, if the number 027 displays, it means that 27 percent of other businesses have a higher risk than this business
Bankruptcy Filed	The field will be "Y" if a bankruptcy has been filed
Number of Derogatory Legal Items	Number of federal, state and local tax liens, bankruptcies and judgments on the business.
Action	Action message that you have set up for the score range
Inquiry Date	Most recent date that your subscriber number pulled an Intelliscore on the business in Experian's on-line system
Number of Inquiry	Number of inquiries in past 9 months
Median Credit	Median credit balance on the business

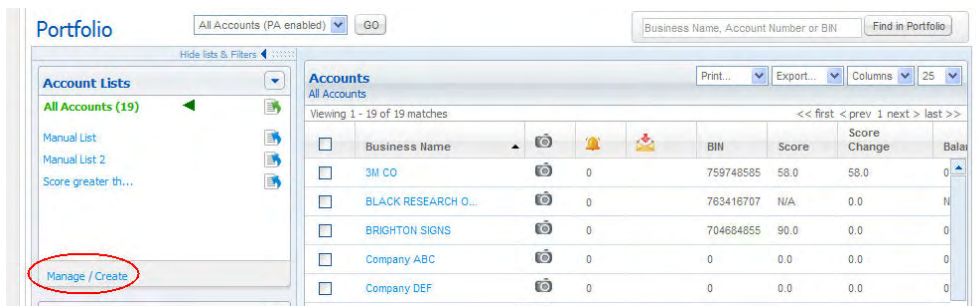
Contributor Balance	Balance of all current and past due amounts the business is carrying with you; only populated if the input data is contributed
Contributor DBT	This is the DBT score calculated based only on the business's account with you. It is the weighted average of the number of days late that the business is paying you.
Intelliscore Plus Score	Score generated by the Intelliscore Plus risk model.
Score Sign	When the score is negative, a minus sign (-) will display. When the field is positive, the field is blank.
Score Factor 1	Number 1 top score factor that determined a score
Score Factor 2	Number 2 top score factor that determined a score
Score Factor 3	Number 3 top score factor that determined a score
Score Factor 4	Number 4 top score factor that determined a score
Inquiry Score	The score the subscriber received on the inquiry date when they pulled an Intelliscore on the.
Inquiry Score Sign	A minus sign (-) will display when the Inquiry Score is negative, otherwise there will be a space.
Recent High Credit	Highest single line of credit
Number of Liens	Count of original liens placed
Lien Balance	Total balance amount of liens placed
Number of Judgments	Count of original judgments filed
Judgment Balance	Total balance amount of judgments filed
<b><i>User Defined Field</i></b>	
User Defined Fields 1 – 40	Up to 40 fields that may be customized by the user; these fields are used in reporting



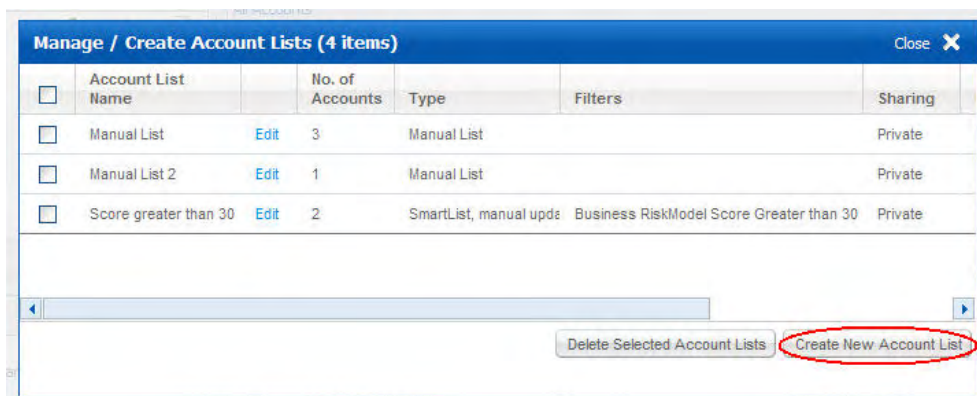
## How To for all users

### Create an account list

1. Click on the **Manage/Create** link below the **Account List** module.



2. Within the **Manage/Create Account Lists** window, click on the **Create New Account List** button.



3. In the Save/Edit Account List window:
  - A. Name your list in the **Account list name** box.
  - B. Type in a description for your list
  - C. Select your filtering options. (See the section below to learn how to set up filters.)
  - D. Click on the **Test Filter Set** button for a count of clients that come up when the filter is applied to your portfolio(s) of clients.
  - E. Select **Manual** or **Automatic Refresh** of score
  - F. Select **Share** option
  - G. Save the **Account List**

The screenshot shows the 'Save / Edit Account List' window with the following elements and annotations:

- Filter Name:** A text input field with annotation **A**.
- Description:** A text input field with annotation **B**.
- Filters:** A section titled 'Filters: 0 filters applied' with a 'Close Advanced Options' button.
- Filter Logic:** Two radio buttons: 'Apply ALL filters to the list' (selected, with annotation **C**) and 'List matches ANY of the filters'.
- Filter Builder:** Three dropdown menus: 'Select data type...', 'Select variable...', and 'Select operator...', followed by minus and plus icons.
- Test Filter Set:** A button with annotation **D**.
- Refresh:** Two radio buttons: 'Manual' (selected, with annotation **E**) and 'Automatic'.
- Share:** Three radio buttons: 'Private' (selected, with annotation **F**), 'Public (view only)', and 'Public (view & edit)'. To the right is 'Owned by: Change Owner'.
- Buttons:** 'Save' (with annotation **G**) and 'Cancel' buttons at the bottom right.

## Apply a filter to an Account List

1. Select an **Account List** to which you want to apply a filter.

The screenshot shows the 'Portfolio' interface. On the left, the 'Account Lists' menu is expanded, and 'All Accounts (19)' is highlighted with a red circle. The main area displays a table of accounts with columns: Business Name, BIN, Score, Score Change, and Balance. The table lists 19 accounts, including 3M CO, BLACK RESEARCH O..., BRIGHTON SIGNS, Company ABC, Company DEF, Company GHI, DELL A CLUFF, EXPERIAN INFORMA..., HOAG HOSPITAL GL..., and HOLLAND POOLS. Below the table, there is a 'Summary' section with 'Filter Set Totals' and 'Risk Segments'.

Business Name	BIN	Score	Score Change	Balance
3M CO	759748585	58.0	58.0	0
BLACK RESEARCH O...	763416707	N/A	0.0	N
BRIGHTON SIGNS	704684855	90.0	0.0	0
Company ABC	0	0.0	0.0	0
Company DEF	0	0.0	0.0	0
Company GHI	0	0.0	0.0	0
DELL A CLUFF	796625877	80.0	80.0	0
EXPERIAN INFORMA...	796744203	42.0	36.0	0
HOAG HOSPITAL GL...	810093205	42.0	42.0	0
HOLLAND POOLS	700835808	94.0	N/A	0

2. Within the **Filters** menu on the left side of the screen, select the desired filter options and then click on **Apply Filters**. And the system will apply your filter(s) to the presently viewed account list.

The screenshot shows the 'Portfolio' interface with filters applied. In the 'Filters' menu on the left, the 'High' risk segment is selected with a red circle. The 'Apply Filters' button at the bottom of the filters menu is also highlighted with a red circle. The main area displays the same table of accounts as the previous screenshot, but the 'Filter Set Totals' section now shows a count of 19 accounts.

Business Name	BIN	Score	Score Change	Balance
3M CO	759748585	58.0	58.0	0
BLACK RESEARCH O...	763416707	N/A	0.0	N
BRIGHTON SIGNS	704684855	90.0	0.0	0
Company ABC	0	0.0	0.0	0
Company DEF	0	0.0	0.0	0
Company GHI	0	0.0	0.0	0
DELL A CLUFF	796625877	80.0	80.0	0
EXPERIAN INFORMA...	796744203	42.0	36.0	0
HOAG HOSPITAL GL...	810093205	42.0	42.0	0
HOLLAND POOLS	700835808	94.0	N/A	0

## Save a filtered Account List

1. Apply filter(s) to an existing **Account List**.
2. Within the **Account Actions** drop down menu, click on **Account Actions** and select **Save Filters** as a new account list.

The screenshot displays the 'Portfolio' application interface. On the left, the 'Account Lists' sidebar shows 'All Accounts (19)' and a 'Filters' section with checkboxes for 'by Scores' and 'by Risk Segment'. The main 'Accounts' table lists various companies with columns for Business Name, BIN, Score, and Score Change. Below the table, the 'Account Actions' dropdown menu is open, and the 'Save Filters' option is highlighted with a red circle. Other options in the menu include 'Save applied filters to a new list', 'Save checked as a new manual list', 'Save checked to an existing manual list', 'Create new Account List from scratch', 'Update checked account(s)', 'Delete checked account(s)', and 'Add account(s)'. The 'Summary' section at the bottom shows 'Balance With User: \$0' and 'Count: 10'.

Business Name	BIN	Score	Score Change	Balance
3M CO	759748585	58.0	58.0	0
BLACK RESEARCH O...	763416707	N/A	0.0	N
BRIGHTON SIGNS	704684855	90.0	0.0	0
Company ABC	0	0.0	0.0	0
Company DEF	0	0.0	0.0	0
Company GHI	0	0.0	0.0	0
DELL A CLUFF	796625877	80.0	80.0	0
EXPERIAN INFORMA...	796744203	42.0	36.0	0
HOAG HOSPITAL GL...	810093205	42.0	42.0	0
HOLLAND POOLS	700835808	94.0	N/A	0

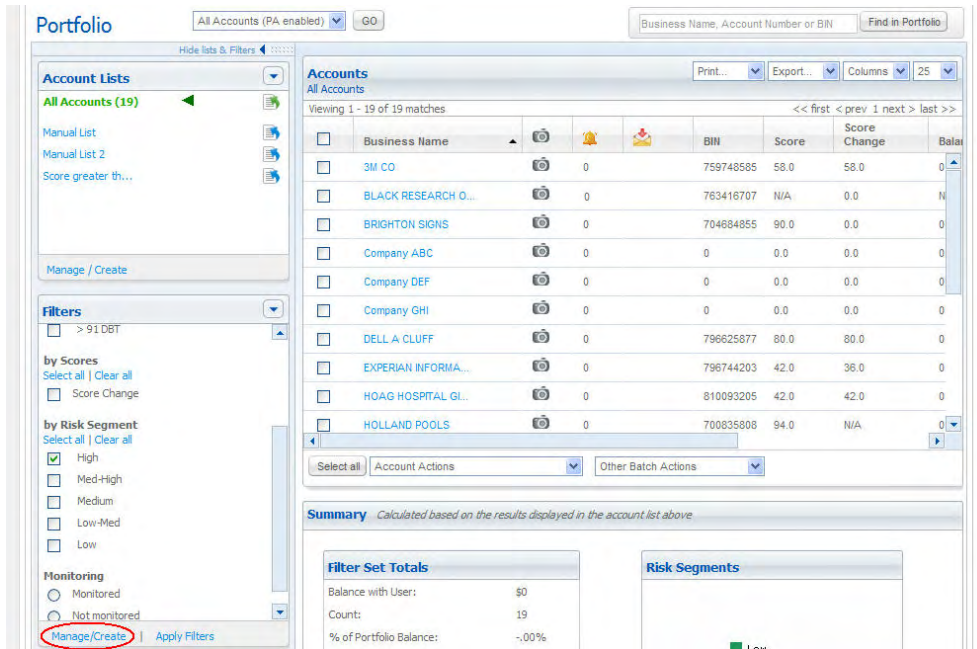
3. In the **Save/Edit Account List** window:
- A. Enter the **Filter Name** you'd like to save the account list as
  - B. Type in the **Description**
  - C. Select filtering options
  - D. Click on the **Test Filter Set** button for a count of clients that come up when the filter is applied to your portfolio(s) of clients.
  - E. Select **Manual** or **Automatic Refresh** of score
  - F. Select **Share** option
  - G. **Save** account list

The screenshot shows the 'Save / Edit Account List' window with the following elements and annotations:

- Filter Name:** A text input field with annotation **A** pointing to it.
- Description:** A text input field with annotation **B** pointing to it.
- Filters:** A section titled 'Filters: 0 filters applied' with a 'Close Advanced Options' button.
- Filter Logic:** Two radio buttons: 'Apply ALL filters to the list' (selected, with annotation **C**) and 'List matches ANY of the filters'.
- Filter Builder:** Three dropdown menus: 'Select data type...', 'Select variable...', and 'Select operator...', followed by minus and plus icons.
- Test Filter Set:** A button with annotation **D**.
- Refresh:** Two radio buttons: 'Manual' (selected, with annotation **E**) and 'Automatic'.
- Share:** Three radio buttons: 'Private' (selected, with annotation **F**), 'Public (view only)', and 'Public (view & edit)'.
- Owned by:** A text field with a 'Change Owner' link and an information icon.
- Buttons:** 'Save' (with annotation **G**) and 'Cancel' buttons at the bottom right.

## Create a custom filter for recurring use

1. Within the **Filters** window, click on **Manage/Create** link.



The screenshot shows the 'Portfolio' application interface. On the left, the 'Filters' sidebar is expanded, and the 'Manage / Create' link is circled in red. The main area displays a table of accounts with columns for Business Name, BIN, Score, and Score Change. Below the table, there is a 'Summary' section with 'Filter Set Totals' and 'Risk Segments'.

Business Name	BIN	Score	Score Change	Balance
3M CO	759748585	58.0	58.0	0
BLACK RESEARCH O...	763416707	N/A	0.0	N
BRIGHTON SIGNS	704684855	90.0	0.0	0
Company ABC	0	0.0	0.0	0
Company DEF	0	0.0	0.0	0
Company GHI	0	0.0	0.0	0
DELL A CLUFF	796625877	80.0	80.0	0
EXPERIAN INFORMA...	796744203	42.0	36.0	0
HOAG HOSPITAL GL...	810093205	42.0	42.0	0
HOLLAND POOLS	700835808	94.0	N/A	0

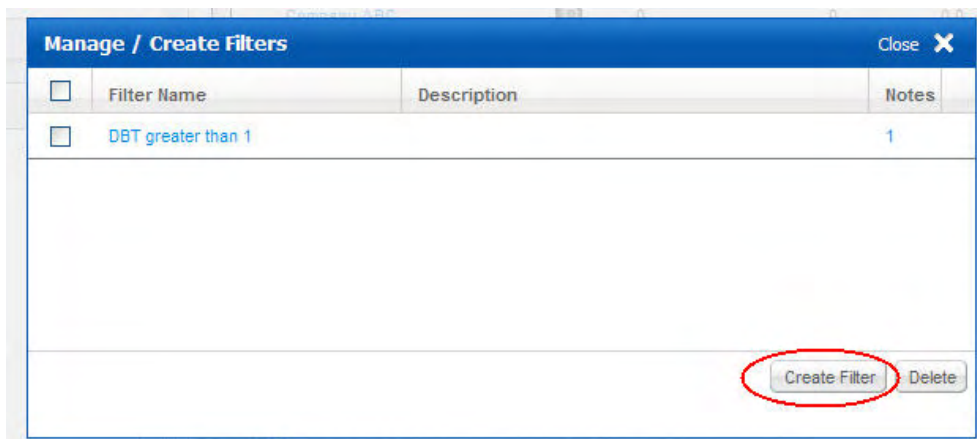
**Filter Set Totals**

Balance with User:	\$0
Count:	19
% of Portfolio Balance:	~.00%

**Risk Segments**

Low

2. Click on **Create Filter**.



The screenshot shows the 'Manage / Create Filters' dialog box. It has a table with columns for Filter Name, Description, and Notes. The first row contains the filter 'DBT greater than 1' with a value of 1 in the Notes column. At the bottom right, the 'Create Filter' button is circled in red.

Filter Name	Description	Notes
DBT greater than 1		1

Create Filter Delete

3. Within the **Create / Edit Filter** window:
  - A. Enter the **Filter Name** you'd like to save the account list as
  - B. Type in the **Description**
  - C. Select filtering options
  - D. Click on the **Test Filter Set** button for a count of clients that come up when the filter is applied to your portfolio(s) of clients.
  - E. Save filter

Filter Name:  A

Description:  B

Filters: 0 filters applied [Close Advanced Options](#)

☒ Apply ALL filters to the list ☐ List matches ANY of the filters

Select data type... Select variable... Select operator... - +

D

E



## View a snapshot of the account

1. Within the **Account List** view, click on the camera icon.

**Portfolio** All Accounts (PA enabled) GO Business Name, Account Number or BIN Find in Portfolio

**Account Lists**  
All Accounts (19)  
Manual List  
Manual List 2  
Score greater th...

**Filters**  
Hide lists & Filters  
by Scores  
Select all | Clear all  
Score Change  
by Risk Segment  
Select all | Clear all  
High  
Med-High  
Medium  
Low-Med  
Low  
Monitoring  
Monitored  
Not monitored  
Manage/Create | Apply Filters

**Accounts**  
All Accounts  
Viewing 1 - 19 of 19 matches  
Print... Export... Columns 25

Business Name	BIN	Score	Score Change	Balance
3M CO	759748585	58.0	58.0	0
BLACK RESEARCH O...	763416707	N/A	0.0	N
BRIGHTON SIGNS	704684855	90.0	0.0	0
Company ABC	0	0.0	0.0	0
Company DEF	0	0.0	0.0	0
Company GHI	0	0.0	0.0	0
DELL A CLUFF	796625877	80.0	80.0	0
EXPERIAN INFORMA...	796744203	42.0	36.0	0
HOAG HOSPITAL GL...	810093205	42.0	42.0	0
HOLLAND POOLS	700835808	94.0	N/A	0

Select all Account Actions Other Batch Actions

**Summary** Calculated based on the results displayed in the account list above

**Filter Set Totals**  
Balance with User: \$0  
Count: 19  
% of Portfolio Balance: -.00%

**Risk Segments**  
Low

2. You will receive a panel with a summary of the account.

**Accounts**  
All Accounts  
Viewing 1 - 19 of 19 matches  
Print... Export...

**3M CO** Close X

**3M CO**  
BIN: 759748585

**Risk Status**  
Experian Score: 58.00  
Score Change: 58.00  
Percentile: 57%  
Description: Low-Med

**Aging**  
1-30 Days PastDue: \$0  
31-60 Days PastDue: \$0  
61-90 Days PastDue: \$0  
91+ Days PastDue: \$0  
Average DBT with you: 0

**Credit Status**  
Tradelines: 283  
Total Balance: \$11,171,170  
DBT Overall: 7  
Recent Credit: \$16,401,800  
Years in File: 37

**Legal Filings/Collections**  
Collections: 17  
Legal Items: 0  
Liens: 17  
Legal Balance: 69,874  
Judgments: 0

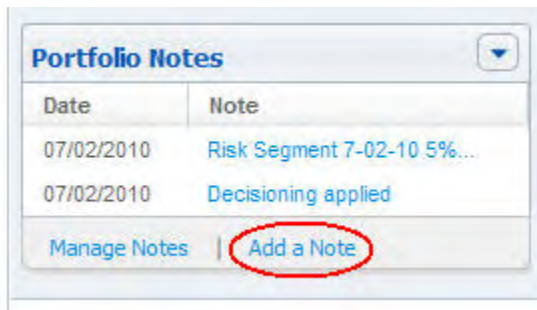
**Summary** Calculated based on the results displayed

**Filter Set Totals**  
Balance with User: \$0  
Count: 19  
% of Portfolio Balance: -.00%

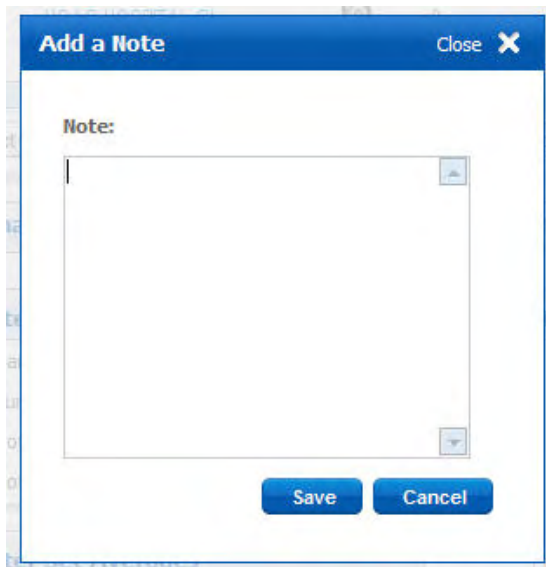


## Create a Portfolio Note

1. Click on **Add a Note** on the **Portfolio Notes** module.

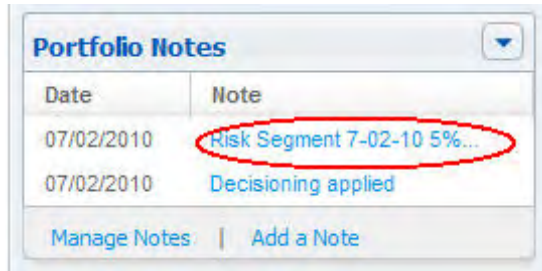


2. Type in your note within the free form field and then click on **Save**.



## View/Edit a Portfolio Note you created

1. Click on the hyperlink of the **Note** you created.

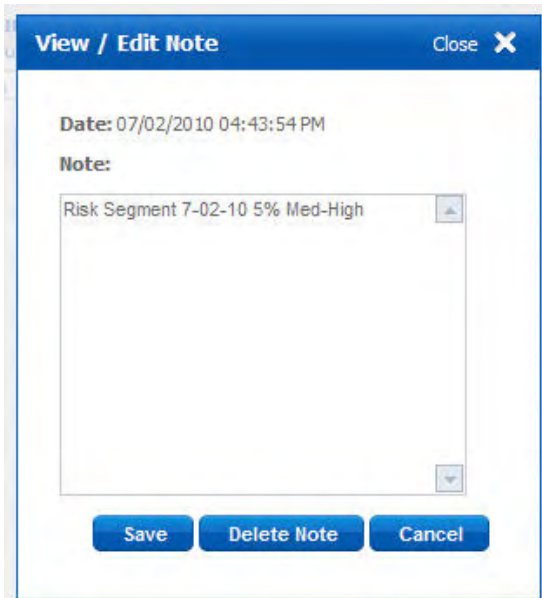


The screenshot shows a 'Portfolio Notes' window with a table containing two rows of notes. The first row has the date '07/02/2010' and the note 'Risk Segment 7-02-10 5%...', which is circled in red. The second row has the date '07/02/2010' and the note 'Decisioning applied'. Below the table are two buttons: 'Manage Notes' and 'Add a Note'.

Date	Note
07/02/2010	<a href="#">Risk Segment 7-02-10 5%...</a>
07/02/2010	Decisioning applied

[Manage Notes](#) | [Add a Note](#)

2. You will receive a **Notes** window in which you can make edits.



The screenshot shows a 'View / Edit Note' window. It displays the date '07/02/2010 04:43:54 PM' and the note text 'Risk Segment 7-02-10 5% Med-High'. At the bottom, there are three buttons: 'Save', 'Delete Note', and 'Cancel'.

**View / Edit Note** Close X

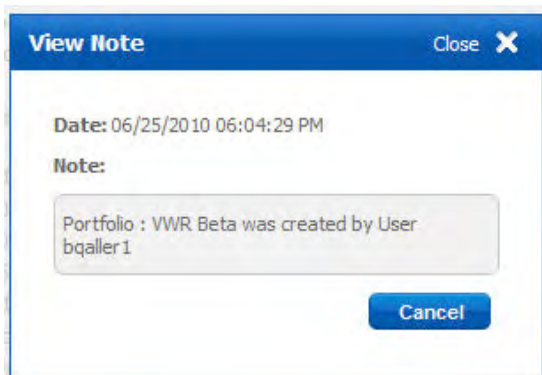
Date: 07/02/2010 04:43:54 PM

Note:

Risk Segment 7-02-10 5% Med-High

Save Delete Note Cancel

*Note: If you click on a note hyperlink that you did not create, you will receive a Notes window that cannot be edited.*



The screenshot shows a 'View Note' window. It displays the date '06/25/2010 06:04:29 PM' and the note text 'Portfolio : VWR Beta was created by User bqaller1'. At the bottom, there is a 'Cancel' button.

**View Note** Close X

Date: 06/25/2010 06:04:29 PM

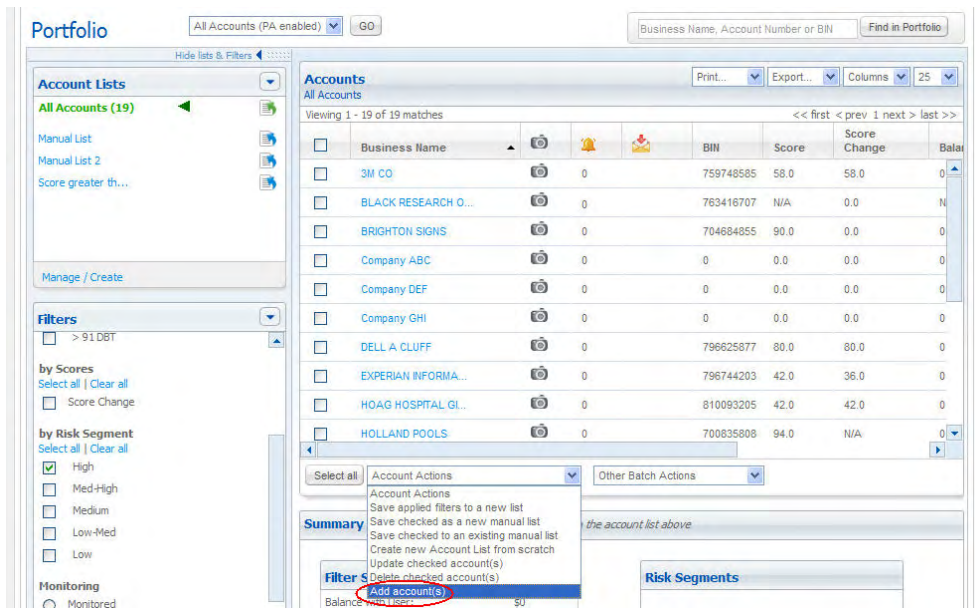
Note:

Portfolio : VWR Beta was created by User bqaller1

Cancel

## Add account(s) manually

1. Within the **Account Actions** drop down menu, click on **Add Account(s)**.



2. Complete the form fields within the **Add Account(s)** window. Once completed, click on the **Save** button or the **Save & Add Another** button.

The screenshot shows the 'Add Account(s)' form. It has a sidebar on the left with 'Account(s)' and 'New Account'. The main area is titled 'Account Identity' and contains several input fields: 'Account Number', 'Customer Number', 'Business Name', 'DBA', 'Street Address1', 'Street Address2', 'City', 'State' (dropdown), 'Country' (dropdown), 'Postal Code', 'Telephone Number', 'FAX Number', 'Email', 'URL', 'Tax ID Type' (dropdown), and 'Tax ID/SSN'. The 'Save' and 'Save & Add Another' buttons are circled in red at the bottom right.

## Manually delete a Checked Account

1. Within the **Accounts** view:

- A. Select the account(s) to be deleted by checking the box next to the account name
- B. Within the **Account Actions** drop down, click on **Delete Checked Account(s)**

**Accounts**  
Print... Export... Columns 25  
Filtered by: 91 days past due  
Viewing 1 - 25 of 105 results << first < prev 1 2 3 4 5 next > last >>

<input type="checkbox"/>	Business Name				BIN	Score	Score Change	Balance
<input checked="" type="checkbox"/>	AGAPE CARPET		0		700001267	0.34	0.0	1
<input type="checkbox"/>	ARMBRUST INTERNA...		0		700001486	41.39	0.0	1
<input type="checkbox"/>	ARMBURST INTERNA...		0		700001486	41.39	0.0	1
<input type="checkbox"/>	ASPEN TECHNOLOGY...		0		700000802	15.96	0.0	6
<input type="checkbox"/>	ASPEN TECHNOLOGY...		0		700000802	15.96	0.0	7
<input type="checkbox"/>	AVIV JUDAICO IMPORTS		0		700001160	68.25	0.0	1
<input type="checkbox"/>	BARNEY SKANSKA		0		700001150	0.0	0.0	5
<input type="checkbox"/>	BOSTON V.A. MEDI...		0		700000432	0.0	0.0	3
<input type="checkbox"/>	CAPTAIN MIKES DI...		0		700001341	26.31	0.0	1
<input type="checkbox"/>	CHABAD LUBAVITCH...		0		700000091	20.45	0.0	4

Select all Account Actions Other Batch Actions

**Summary**

- Account Actions
- Save filters as new Account List
- Save checked as new Account List
- Save checked to existing manual Account List
- Create new Account List from scratch
- Update checked Account(s) - Details
- Delete checked Account(s)**
- Add Account(s)

Filter: Add Account(s)  
Balance with user: \$1604324  
Median score: 16.14  
DBT with user: 44.0

**Risk Segments**

- Click on the **Delete All Accounts** button or the **Delete This Account** button.

The screenshot shows the 'Portfolio' application interface. On the left, there are sections for 'Account Lists' (showing 'All Accounts (19)') and 'Filters' (with options for scores and risk segments). The main area displays a table of 'Accounts' with columns: Business Name, BIN, Score, Score Change, and Balance. A context menu is open over the table, showing options like 'Select all', 'Account Actions', 'Other Batch Actions', 'Summary', and 'Filter'. The 'Filter' option is highlighted, and a sub-menu is visible with 'Delete checked account(s)' selected. Below the table, there are sections for 'Summary' and 'Risk Segments'.

	Business Name	BIN	Score	Score Change	Balance
<input type="checkbox"/>	3M CO	759748585	58.0	58.0	0
<input checked="" type="checkbox"/>	BLACK RESEARCH O...	763416707	N/A	0.0	N
<input type="checkbox"/>	BRIGHTON SIGNS	704684855	90.0	0.0	0
<input type="checkbox"/>	Company ABC	0	0.0	0.0	0
<input type="checkbox"/>	Company DEF	0	0.0	0.0	0
<input type="checkbox"/>	Company GHI	0	0.0	0.0	0
<input type="checkbox"/>	DELL A CLUFF	796625677	80.0	80.0	0
<input type="checkbox"/>	EXPERIAN INFORMA...	796744203	42.0	36.0	0
<input type="checkbox"/>	HOAG HOSPITAL, GI...	810093205	42.0	42.0	0
<input type="checkbox"/>	HOLLAND POOLS	700835808	94.0	N/A	0

- You will receive a confirmation message for the deletion request. Click on **Confirm Delete Account(s)** or **Cancel** to cancel the request.

The screenshot shows a 'Confirmation for Delete Account(s)' dialog box. It contains the following text: 'You have requested 1 account(s) to be deleted from your portfolio.' followed by a red warning: 'This operation will remove the requested account(s) from any monitored portfolio as well as remove any Alerts, Activity History and Notes associated to the account(s).' Below this, it says: 'Please confirm this request by clicking on the 'Confirm Delete Account(s)' button and the system will process your request.' At the bottom, there are two buttons: 'Confirm Delete Account(s)' and 'Cancel'.

## Manually update a checked account

1. Within the **Account** list view:
  - A. Select the account(s) to be updated
  - B. Within the **Account Actions** drop down, click on **Update Checked Account(s)**

The screenshot displays the 'Portfolio' interface with the 'Accounts' list view. The left sidebar shows 'Account Lists' with 'All Accounts (18)' selected. The main area shows a table of accounts with columns: Business Name, BIN, Score, Score Change, and Balance. The account 'BRIGHTON SIGNS' is checked. A dropdown menu is open for 'Account Actions', and the option 'Update checked account(s)' is highlighted. Other options in the menu include 'Delete checked account(s)' and 'Add account(s)'. The 'Summary' section below the table shows 'the account list above'.

	Business Name	BIN	Score	Score Change	Balance
<input type="checkbox"/>	3M CO	759748585	58.0	58.0	0
<input checked="" type="checkbox"/>	BRIGHTON SIGNS	704684855	90.0	0.0	0
<input type="checkbox"/>	Company ABC	0	0.0	0.0	0
<input type="checkbox"/>	Company DEF	0	0.0	0.0	0
<input type="checkbox"/>	Company GHI	0	0.0	0.0	0
<input type="checkbox"/>	DELL A CLUFF	796825977	80.0	80.0	0
<input type="checkbox"/>	EXPERIAN INFORMA...	796744203	42.0	36.0	0
<input type="checkbox"/>	HOAG HOSPITAL GL...	810093205	42.0	42.0	0
<input type="checkbox"/>	HOLLAND POOLS	700835808	94.0	N/A	0
<input type="checkbox"/>	IBM JPMORGANCHASE	701142788	63.0	63.0	0



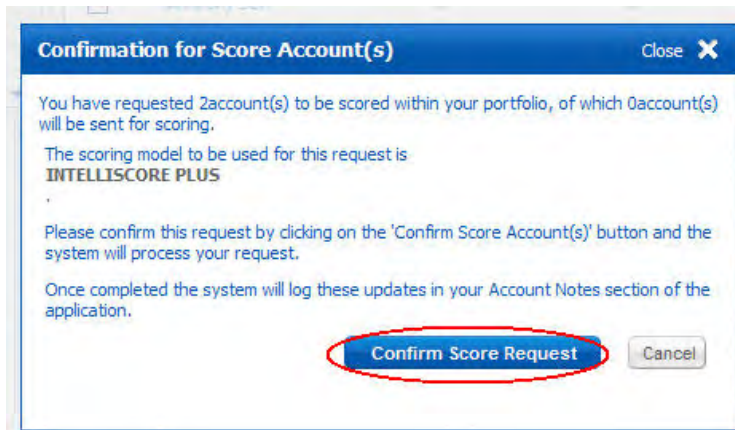
- Update the necessary account field(s) and click on **Save** or **Save & Update Next**.

## Update scores manually

- Within the **Account** list view:
  - Select the account(s) to be scored
  - Within the **Account Actions** drop down, click on Score Portfolio

	Business Name	BIN	Score	Score Change	Balance
<input checked="" type="checkbox"/>	3M CO	0	759748585	58.0	0
<input checked="" type="checkbox"/>	BRIGHTON SIGNS	0	704684855	90.0	0
<input type="checkbox"/>	Company ABC	0	0	0.0	0
<input type="checkbox"/>	Company DEF	0	0	0.0	0
<input type="checkbox"/>	Company GHI	0	0	0.0	0
<input type="checkbox"/>	DELL A CLUFF	0	796625877	80.0	0
<input type="checkbox"/>	EXPERIAN INFORMA...	0	796744203	42.0	0
<input type="checkbox"/>	HOAG HOSPITAL GL...	0	810093205	42.0	0
<input type="checkbox"/>	HOLLAND POOLS	0	700835808	94.0	0
<input type="checkbox"/>	IBM JPMORGANCHASE	0	701142788	63.0	0

2. You will receive a confirmation message to Score Account(s). Users with multiple model options will receive a drop down to select which model to user for scoring. Click on **Confirm Score Request** or **Cancel** to cancel the request.





## How To for administrators

### Create a new portfolio

1. Within the **System Administration** tab, click on the **Portfolio** subtab.
2. Click on **Create a New Portfolio**.

The screenshot shows the Experian System Administration interface. At the top, there is a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. The 'System Administrator' tab is selected. Below this, there is a 'Quick Search' section with fields for Business Name, City, State, or ZIP, Telephone, and BIN. The 'System Administration' section is active, and the 'Portfolio' subtab is selected. Below the subtabs, there is a 'Manage Portfolios' section with a table of existing portfolios. The table has columns: Name, No. of Accounts in Portfolio, Description, Created Date, Created By, Update Date, Updated By, Enrolled in Portfolio Analysis, and Notes. There are three rows of data: 'All Accounts', 'Experian 2', and 'Test Port'. At the bottom of the 'Manage Portfolios' section, there are buttons for 'Delete' and 'Import Accounts'. A red circle highlights the 'Create New Portfolio' link in the top right corner of the 'Manage Portfolios' section.

Name	No. of Accounts in Portfolio	Description	Created Date	Created By	Update Date	Updated By	Enrolled in Portfolio Analysis	Notes
All Accounts	20	Default Portfolio fo...	02/22/2010	firstName lastN....	02/22/2010		Yes	2
Experian 2	1	Experian 2	06/21/2010	autozone intern....	06/29/2010	autozone intern....	Yes	5
Test Port	0		06/21/2010	autozone intern....	06/21/2010	autozone intern....	No	1

3. Enter information in the following fields:
  - A. **Portfolio Name**
  - B. **Description**
  - C. **Score Model** (if any)
  - D. Enroll in Portfolio Analysis (if applicable)
  - E. (Optional) Select **Aging Bucket** to be displayed within the **Account List** screen

**Create a Portfolio** [Close X]

\* Required field

\*Portfolio Name **A**

Description **B**

Select Model **C** Select Score Model

**D** ☐ Check box if enrolling this portfolio in Portfolio Analysis

**Aging Bucket** **E** User Defined Fields Trade Criteria

Select One: **E**

- ☐ Current and Aging buckets as currently contributed
- ☒ Current and Standard (1-30, 31-60, 61-90, 91+)
- ☐ Current and Standard 180(1-30, 31-60, 61-90, 91-120, 121-150, 151-180, 181+)
- ☐ Current and Standard 7(1-7, 8-14, 15-21, 22-30, 31+)
- ☐ Current and Other

Please Note: Aging Buckets designated above may only be applied to Imported accounts and not uploaded trade contributor files from the BizSource database.

Save Cancel

4. (Optional) Select the **User Defined Field** tab and select the **Data Type** of the associated field (up to 40). Click on the plus sign (+) to add another **User Defined Field** or click on the minus sign (-) to decrease the number of **User Defined Fields**.

**Create/Update Portfolio** [Close X]

\* Required field

\*Portfolio Name

Description

Select Model Select Score Model

☐ Check box if enrolling this portfolio in Portfolio Analysis

**Aging Bucket** **User Defined Fields** Trade Criteria

Optional: Up to 40 User-Defined Fields may be applied by entering the following information. Please note that these fields should also be applied to any mapping specification applicable.

User-defined Field Name Please Select Data Type

Save Cancel

- (Optional) Select the **Trade Criteria** tab. Define the associated **supplier number**, **status activity type** and **account balance**. Click on the plus sign (+) to add criteria for another supplier or click on the minus sign (-) to decrease the number of supplier criteria.

**Create/Update Portfolio**

**Required field**

Portfolio Name:

Description:

Select Model:

☐ Check box if enrolling this portfolio in Portfolio Analysis

**Trade Criteria**

You may specify one or more set of queries to be applied to your trade contributor file by entering following information.

Select Contributor:  Select Status:  Select Activity Type:

Account Balance: From  To

Save Cancel

- Click on **Save** to create the new portfolio.

## Update/Delete a portfolio

- Within the **Manage Portfolios** view, click on the portfolio name you want to update or delete.

autozone internaladmin Change password in 8 days | Subcode 9 Change subscriber | Sign off | My Settings

**Experian**

Home Expanded Search Portfolio Alerts Decisioning Collections Report Manager System Administrator Resources

Quick Search Business Name City State or ZIP Telephone BIN Search Expanded Search

**System Administration**

Search Reports User Management Alerts Portfolio Credit Policies Internal User Customer Management

**Manage Portfolios** Import Status Mapping Specifications Create New Portfolio

	Name	No. of Accounts in Portfolio	Description	Created Date	Created By	Update Date	Updated By	Enrolled in Portfolio Analysis	Notes
<input type="radio"/>	All Accounts	20	Default Portfolio fo...	02/22/2010	firstName lastN....	02/22/2010		Yes	2
<input type="radio"/>	Experian	1	Experian 2	06/21/2010	autozone intern....	06/29/2010	autozone intern....	Yes	5
<input type="radio"/>	Test Port	0		06/21/2010	autozone intern....	06/21/2010	autozone intern....	No	1

Delete Import Accounts

2. The **Portfolio Detail** window will pop up, and you can edit and update the information previously entered.

The screenshot shows the 'Portfolio Detail' window with a blue header and a 'Close' button. The main content area is divided into two sections. On the left, there are input fields for 'Portfolio Name' (containing 'Pegasus'), 'Description' (containing 'Portfolio Desc'), and 'Select Model' (a dropdown menu showing 'COMMERCIAL INTELLISCORE II'). Below these is a checked checkbox labeled 'Check box if enrolling this portfolio in Portfolio Analysis'. On the right, there are three tabs: 'Aging Bucket' (selected), 'User Defined Fields', and 'Trade Criteria'. The 'Aging Bucket' tab contains a 'Select One:' dropdown menu with five radio button options: 'Current and Aging buckets as currently contributed' (selected), 'Current and Standard (1-30, 31-60, 61-90, 91+)', 'Current and Standard 180(1-30, 31-60, 61-90, 91-120, 121-150, 151-180, 181+)', 'Current and Standard 7(1-7, 8-14, 15-21, 22-30, 31+)', and 'Current and Other'. Below the tabs is a 'Please Note' section with text: 'Please Note: Aging Buckets designated above may only be applied to imported accounts and not uploaded trade contributor files from the BizSource database.' At the bottom, there is a 'Notes' section with 'Manage Notes' and 'Add a Note' links, and three buttons: 'Delete Portfolio', 'Save', and 'Cancel'.

3. Click on **Save** to save the changes you've made to the portfolio or click on **Delete Portfolio** if you wish to remove it from your portfolio list.

*Note: Deleting the portfolio will remove this portfolio and accounts and/or notes associated with this portfolio from your display. It also will result in a loss of analytical account information (Portfolio Analysis).*

## Create new mapping specification

1. Within the **System Administration/Portfolio/Manage Portfolio**, click on **Mapping Specifications**.

The screenshot shows the Experian System Administration interface. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. The System Administrator section is active, showing tabs for SearchReports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The Portfolio tab is selected, displaying the Manage Portfolios section. A table lists three portfolios: All Accounts, Experian 2, and Test Port. The Mapping Specifications link is circled in red.

	Name	No. of Accounts in Portfolio	Description	Created Date	Created By	Update Date	Updated By	Enrolled in Portfolio Analysis <a href="#">i</a>	Notes
<input type="radio"/>	All Accounts	20	Default Portfolio fo...	02/22/2010	firstName lastN....	02/22/2010		Yes	2
<input type="radio"/>	Experian 2	1	Experian 2	06/21/2010	autozone intern....	06/29/2010	autozone intern....	Yes	5
<input type="radio"/>	Test Port	0		06/21/2010	autozone intern....	06/21/2010	autozone intern....	No	1

Buttons: Delete, Import Accounts

2. Click on the **Create New** mapping specification.

The screenshot shows the Experian System Administration interface, specifically the Mapping Specifications section. The top navigation bar is the same as the previous screenshot. The System Administrator section is active, showing tabs for SearchReports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The Portfolio tab is selected, displaying the Mapping Specifications section. A table lists one mapping specification: Mapping Spec Test. The Create New button is circled in red.

	Mapping Specification Name	Associated Portfolio	Date Created	Created By	Updated Date	Updated By
<input type="radio"/>	Mapping Spec Test	Experian 2	06/21/2010	autozone internaladmin	06/21/2010	autozone internaladmin

Buttons: Delete, Create New, Update

3. Enter the following information on the **Create New Mapping Specification** screen:
  - A. Enter the **Mapping Specification Name**
  - B. Select the portfolio to which the mapping specification will be applied
  - C. Select the **File Delimiter**.
  - D. Click on **Browse** to select the file for data sampling.
  - E. Click on the **Read File** button. This will bring up the file selected for data sampling.
  - F. For each line, associate the field name within your file to the **BusinessIQ Fields** name. This ensures that the data within your file populates the **BusinessIQ Fields** correctly. The **Client Data Sampling** column provides you with sample data from your file.
  - G. Once you've completed mapping all file fields to the **BusinessIQ Fields**, click on **Create New**.

**Create New Mapping Specification** [Close X]

\*Mapping Specification Name:

Apply this mapping spec to:

☒ Port 111 ☐ Port 999 ☐ Port ABC ☐ Portfolio 1

\*Select File Delimiter:

Please Note: the system can only support .csv/text files.

Select File for Data Sampling:

Please map your fields by clicking on each row in the "Clients Input Field Name" column below and selecting the matching fields from the displayed drop down list. The first row of your import file needs to contain column "headers" and a least one additional row of data.

Map to PEGASUS Fields	Clients Input Field Name	Client Data Sampling
Account Number	F	
Customer Number		
Business Name		
DBA (Doing Business As)		
Street Address1		
Street Address2		
City		
State		



## Import a list of accounts

1. Within the **Portfolio** tab in **System Administration**, select the portfolio to which you would like to import accounts and click on **Import Accounts**.

The screenshot shows the Experian System Administration interface. At the top, there's a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a search bar with fields for Business Name, City, State, or ZIP, Telephone, and BIN. The main section is titled "System Administration" and contains several sub-tabs: Search Reports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The "Portfolio" tab is selected, showing a table of portfolios. The table has columns: Name, No. of Accounts in Portfolio, Description, Created Date, Created By, Update Date, Updated By, Enrolled in Portfolio Analysis, and Notes. The table lists three portfolios: "All Accounts" (20 accounts), "Experian 2" (1 account), and "Test Port" (0 accounts). Below the table, there are buttons for "Delete" and "Import Accounts".

Name	No. of Accounts in Portfolio	Description	Created Date	Created By	Update Date	Updated By	Enrolled in Portfolio Analysis	Notes
All Accounts	20	Default Portfolio fo...	02/22/2010	firstName lastN....	02/22/2010		Yes	2
Experian 2	1	Experian 2	06/21/2010	autozone intern....	06/29/2010	autozone intern....	Yes	5
Test Port	0		06/21/2010	autozone intern....	06/21/2010	autozone intern....	No	1

2. The system returns the **Import Accounts** window. Do the following:
  - A. Select the File to be imported
  - B. Select the mapping specification to be applied
  - C. Process the Import

The screenshot shows the "Import Accounts" dialog box. It has a title bar with "Import Accounts" and a "Close" button. The dialog contains three main sections: "Select File for Import:" with a text input field labeled "A" and a "Browse..." button; "Mapping Spec:" with a dropdown menu showing "New Map Port 1" and a label "B"; and "Accounts to be imported to:" with the text "Pegasus". At the bottom, there are two buttons: "Process Import" (labeled "C") and "Cancel".

3. You will receive an Import Processing confirmation message.

## View import status on a request

1. To view the status on an import you've requested, click on the **Import Status** link within the **System Administration/Portfolio/Manage Portfolio** screen.

The screenshot shows the Experian System Administration interface. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. The 'System Administrator' link is highlighted. Below the navigation bar, there is a search section with fields for Business Name, City, State, or ZIP, Telephone, and BIN. The main content area is titled 'System Administration' and contains several tabs: Search Reports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The 'Portfolio' tab is selected, and within it, the 'Manage Portfolios' sub-tab is active. The 'Import Status' link is highlighted in the top navigation bar. Below the 'Manage Portfolios' sub-tab, there is a table with columns: Name, No. of Accounts in Portfolio, Description, Created Date, Created By, Update Date, Updated By, Enrolled in Portfolio Analysis, and Notes. The table contains three rows: 'All Accounts' (20 accounts), 'Experian 2' (1 account), and 'Test Port' (0 accounts). Below the table, there are buttons for 'Delete' and 'Import Accounts'.

Name	No. of Accounts in Portfolio	Description	Created Date	Created By	Update Date	Updated By	Enrolled in Portfolio Analysis	Notes
All Accounts	20	Default Portfolio to...	02/22/2010	firstName lastN....	02/22/2010		Yes	2
Experian 2	1	Experian 2	06/21/2010	autozone intern....	06/29/2010	autozone intern....	Yes	5
Test Port	0		06/21/2010	autozone intern....	06/21/2010	autozone intern....	No	1

2. The system returns the **Import Status** window.

The screenshot shows the Experian System Administration interface. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. The 'System Administrator' link is highlighted. Below the navigation bar, there is a search section with fields for Business Name, City, State, or ZIP, Telephone, and BIN. The main content area is titled 'System Administration' and contains several tabs: Search Reports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The 'Portfolio' tab is selected, and within it, the 'Import Status' sub-tab is active. The 'Import Status' sub-tab is highlighted. Below the 'Import Status' sub-tab, there is a table with columns: Result-Summary & Details, Portfolio Name, Import Status, No. Of Accounts Requested for Import, Input file, Mapping Specification, No. Of Records Dropped from Validation Process, No. Of Records Uploaded, No. Of Records Matched Existing Portfolio Accounts, and No. Of R Not Ma Existin Accour. The table contains two rows: 'Experian 1' (In Progress, 11 accounts, AccountList.csv) and 'Experian 1' (Completed, 98 accounts, bizqtestfilevrv2.csv). Below the table, there is a button for 'Export'.

Result-Summary & Details	Portfolio Name	Import Status	No. Of Accounts Requested for Import	Input file	Mapping Specification	No. Of Records Dropped from Validation Process	No. Of Records Uploaded	No. Of Records Matched Existing Portfolio Accounts	No. Of R Not Ma Existin Accour
	Experian 1	In Progress	11	AccountList.csv	vwr mapping	0	0	0	0
	Experian 1	Completed	98	bizqtestfilevrv2.csv	vwr mapping	0	97	0	0



# ALERTS

## ***Description***

Alerts notify you of changes on your customers' credit records. They generate many insights and actions to help you identify possible credit exposure, so you can react quickly to account changes. For example, you may treat accounts that show increasing risk triggers differently than accounts with credit scores that have constantly improved.

Our Account Monitoring Service<sup>SM</sup> provides 46 notification triggers for you to select from and a multitude of filtering capabilities to make sure only meaningful and actionable alerts are delivered. These alerts include:

- Daily notification on bankruptcies, judgments, liens and collections
- Weekly notifications that compare values from previous and current weeks on items like scores and days beyond terms (DBT)

## ***Requirements for usage***

Prior to using the Alerts feature, you need to do a few simple things. Your Experian sales representative can help you through the setup process. Please contact them directly or call 1 800 520 1221.

- Contribute your portfolio of accounts to Experian's trade data file or upload your portfolio without contributing
- Set up your 'alerts monitored sets' based on the number of accounts to monitor
- Assign your triggers and filters
- View daily and weekly notifications on the Alerts page

## ***Frequently Asked Questions***

### **What business reason would I need to monitor my accounts?**

Many times, there are indicators a business will become a credit risk before it actually happens. By using monitoring, you will be notified of changes to a customer's credit profile — from liens and judgments to DBT changes. You'll even be notified when a customer's credit score changes.

### **What are the benefits of contributing my portfolio of accounts to Experian's trade file?**

Reporting data to Experian:

- Qualifies you for product discounts, including discounts on Account Monitoring Service
- Reduces the risk that your customers will become overleveraged because other creditors are not aware of their obligation to you
- Provides access to Experian's most robust commercial credit risk and collections products and services

### **Why would I want to set up the Auto Refresh function?**

Auto-Refresh is a feature for contributed portfolios. It ensures the data in your Alerts Monitored Set is as fresh as possible. For example, if you extended credit to 100 new accounts in the past month and reported the new accounts to Experian but the Auto-Refresh function was not enabled, the new accounts would not be added to your Alerts Monitored Set.

### **Can I change my alert settings?**

Yes, and we recommend doing so. Oftentimes, the filters and triggers you first enable result in too many or too few alerts. By using the "How to" guide below to change your settings, you can refine your settings to make sure you receive and review the right number of alerts for your organization.

### **Why does the Alerts tab separate Business/Account Filters and Trigger/Filter Sets? Aren't they the same?**

The split is due to how the filters are applied. A Business Filter or an Account Filter would apply to a business as a whole or to a specific account. For example, you could exclude businesses with scores above a certain threshold. This would mean a business wouldn't be monitored if it exceeded the threshold criteria. However Trigger/Filter options are applied to decide whether to display an alert when it is generated. For example, you may decide a \$50 lien is too low an amount for a notification.

### **Why are Account Level Filters disabled?**

Account Level Filters are available only for accounts that have been reported to the Experian database. For example, an outside file that was uploaded into the application does not qualify for Account Level Filters. Account-level filters provide additional customization. For example, you can restrict alerts from being generated on accounts for which you report a zero balance.

## ***Definitions***

**Account Monitoring Service** — An Experian tool that monitors a client's accounts for credit risk.

**Alert** — A notification on a credit trigger that has been identified within the Experian database. Examples include bankruptcy, judgment and account 90 days late.

**Alerts Monitored Set** — A group of accounts that are monitored using the same triggers and filters sets. If you require varying criteria, you can easily set up multiple Alerts Monitored Sets.

**Auto-Refresh function** — A feature for contributed portfolios that automatically updates Alerts Monitored Sets with your new accounts as they are reported to Experian. In addition, filter criteria automatically is applied to new accounts before they are added to the Alerts Monitored Set.

**Priority** — A number from 1 to 10 assigned to each trigger to identify the importance of the alert. The system will tally all alerts generated for a business and display the highest-priority alerts at the top of the Alert Detail screen.

**Subcode** — An Experian-defined account number that allows you to access Experian's products and services.

## How to

### Administrative functions

#### Configure a new Alerts Monitored Set

1. Contact your Experian representative to get a valid Alerts Monitored Set subcode and name.
2. From any page, go to **System Administration** and click on the **Alerts** tab.
3. Enter your master subcode and click on **Go**.

The screenshot shows the Experian System Administration interface. At the top, there's a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a search bar with fields for Business Name, City, State, or ZIP, Telephone, and BIN. The main content area is titled "System Administration" and has sub-tabs: SearchReports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The "Alerts" tab is selected. Below the sub-tabs, there's a section titled "Account Monitoring Service" with a field for "Customer's Master Subcode" and a "Go" button. At the bottom, there are links for Legal Terms & Conditions, Privacy Policy, and Contact Us, along with a copyright notice for Experian.

4. Select your Alerts Monitored Set name from the drop-down menu.
5. Navigate to **Manage Trigger/Filter Set** on the right side of the screen.

The screenshot shows the "Alerts Monitored Set : EXPERIAN BIS DEMO" configuration page. At the top, there's a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a search bar with fields for Business Name, City, State, or ZIP, Telephone, and BIN. The main content area is titled "Alerts Monitored Set : EXPERIAN BIS DEMO" and has a sub-tab: Alerts. Below the sub-tab, there's a section titled "Alerts Monitored Sets Name" with a dropdown menu showing "EXPERIAN BIS DEMO" and a "GO" button. To the right of the dropdown is a "Print Page" link. Below the "Alerts Monitored Sets Name" section, there's a "Triggers and Filters" section with a link to "Business/Account Filter Trigger/Filter Set". To the right of this section is a "Trigger/Filter Set" section with a link to "Manage Trigger/Filter Set". At the bottom, there's an "Account Registry" section with links to "Manage Auto Refresh Filter" and "Manage Alerts Monitored Set".

6. From the list, select which alerts you want the new Alerts Monitored Set to receive by clicking on the check box to the left of the trigger description.

In the example below, Commercial Intelliscore Change was selected. You can also select the **Set to Default** button to set the triggers/filters based on Experian's recommendation.

The screenshot shows the Experian user interface for configuring an Alerts Monitored Set. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a search bar with fields for Business Name, City, State, ZIP, Telephone, and BIN. The main content area is titled "System Administration" and includes tabs for Search Reports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The "Alerts Monitored Set : EXPERIAN BIS DEMO" section is active, showing a list of triggers and filters. The "Triggers and Filters" section is expanded, showing a list of triggers. The "Commercial Intelliscore Change" trigger is selected, and its configuration options are visible. The "Intelliscore Plus Change" trigger is also visible but not selected. The "Set to Default" button is highlighted.

7. Assign a priority ranking for the triggers you elect by selecting one of the numbers from the drop-down menu on the right. Priorities can be set between 1 and 10, with 10 as the highest and most important. When alerts are generated, the highest priority alerts are shown first.

This close-up view shows the configuration for the "Intelliscore Plus Change" trigger. It is selected with a checkmark. The trigger description is "Intelliscore Plus Change". To the right of the description is a "Priority" dropdown menu. The dropdown menu is open, showing a list of numbers from 1 to 10. The number 7 is selected and highlighted in blue. Below the trigger description are three checkboxes with corresponding text: "Withhold Change alerts on accounts with Intelliscore Plus Score above", "Deliver Intelliscore Plus Score Change alerts on score increases of more than", and "Withhold Intelliscore Plus Score Change alert with a total credit balance below \$". Each checkbox is currently unchecked.

8.

For most alerts, you also can specify filters to help streamline the number of alerts you receive. In this case, the user chose not to display alerts for accounts with scores higher than 85.

This screenshot shows a configuration window for the 'Intelliscore Plus Change' alert. The window has a title bar with a checkmark icon and the text 'Intelliscore Plus Change'. On the right side of the title bar, there is a 'Priority' dropdown menu set to '7'. The main content area contains three filter options, each with a checkbox and a text input field:

- ☒ Withhold Change alerts on accounts with Intelliscore Plus Score above
- ☐ Deliver Intelliscore Plus Score Change alerts on score increases of more than
- ☐ Withhold Intelliscore Plus Score Change alert with a total credit balance below \$

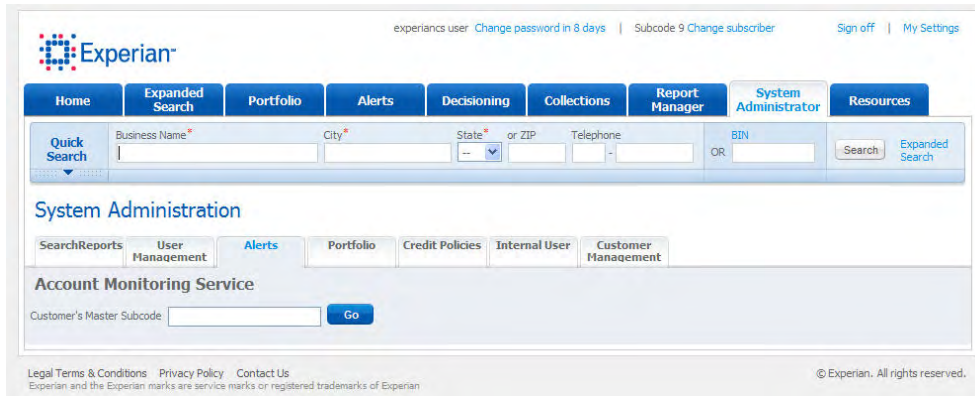
9. Once you have finished selecting triggers and filters, click on the **Save** button. You should see a summary screen showing the triggers and filters you selected.

This screenshot shows the 'Alerts Monitored Set : EXPERIAN BIS DEMO' configuration screen in the Experian system. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below the navigation bar is a 'Quick Search' section with fields for Business Name, City, State, ZIP, Telephone, and BIN. The main content area is titled 'System Administration' and includes a 'Triggers and Filters' sidebar with links for Business/Account Filter, Trigger/Filter Set, Account Registry, Manage Auto Refresh Filter, and Manage Alerts Monitored Set. The main panel shows the 'Alerts Monitored Set : EXPERIAN BIS DEMO' configuration. It includes a 'GO' button and a 'Print Page' link. The 'Trigger/Filter Set' section displays a list of configured alerts with their respective triggers and filters:

- Intelliscore Plus Change** (Priority: 0007): Withhold Change alerts on accounts with Intelliscore Plus Score above 85.
- DBT Change** (Priority: 0007): Withhold DBT Change alerts on accounts with DBT below 0000000030; Deliver DBT Change alerts on DBT increases of more than 0000000005.
- High Credit Amount Change** (Priority: 0001): Withhold High Credit Change alerts on accounts with high credit below \$ 0000100000; Deliver High Credit Change alerts on high credit increases of more than \$ 0000025000.
- Total Balance Change** (Priority: 0001): Withhold Total Balance Change alerts on accounts with total balance below \$ 0000100000; Deliver Total Balance Change alerts on total balance increases of more than \$ 0000025000.
- Percent Current Change** (Priority: 0002): Withhold Percent Current Change alerts on accounts with percent current above% 0000000050.

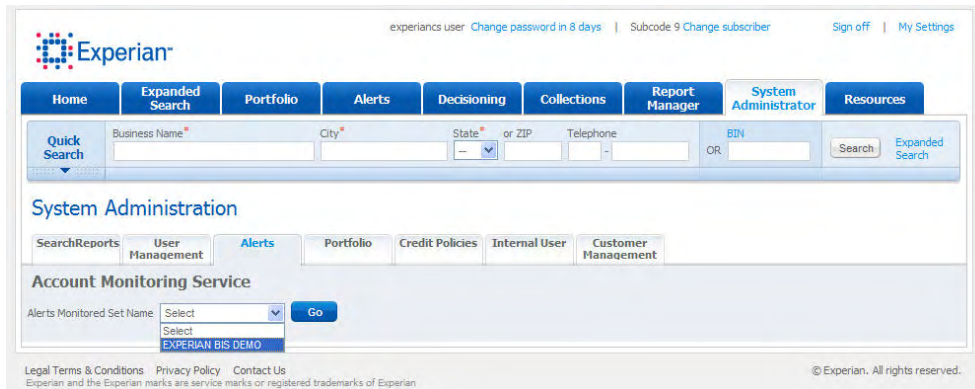
## Delete accounts from an Alerts Monitored Set

1. From any page, go to **System Administration** and click on the **Alerts** tab.
2. Enter your master subcode and click on **Go**.



The screenshot shows the Experian System Administration interface. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a Quick Search section with fields for Business Name, City, State, ZIP, Telephone, and BIN. The main content area is titled "System Administration" and contains tabs for SearchReports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The "Alerts" tab is selected, and the "Account Monitoring Service" section is visible. It contains a text input field labeled "Customer's Master Subcode" and a "Go" button.

3. Select the Alerts Monitored Set name from the drop-down menu.



This screenshot shows the same Experian System Administration interface as the previous one, but with the "Alerts Monitored Set Name" dropdown menu open. The dropdown list shows "Select" as the current selection, with "EXPERIAN BIS DEMO" listed below it. The "Go" button remains visible next to the dropdown.



- Click on the **Manage Alerts Monitored Set** link under **Account Registry** on the left navigation tab.

The screenshot shows the Experian System Administration interface. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a search bar with fields for Business Name, City, State, ZIP, Telephone, and BIN. The main content area is titled "System Administration" and includes tabs for Search Reports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The "Alerts" tab is selected, showing the "Alerts Monitored Set : EXPERIAN BIS DEMO" configuration page. On the left, there are links for "Triggers and Filters" and "Account Registry". The "Account Registry" section includes links for "Manage Auto Refresh Filter" and "Manage Alerts Monitored Set". The "Manage Alerts Monitored Set" link is highlighted.

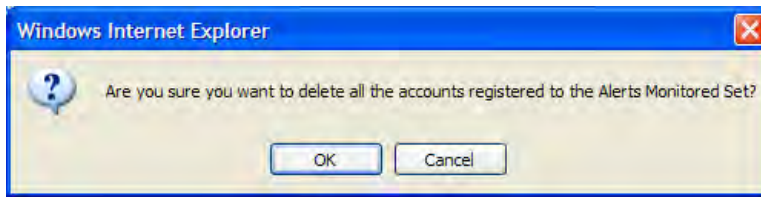
- Click on the **Delete All Accounts** button in the upper right to remove all accounts from the Alerts Monitored Set.

The screenshot shows the Experian System Administration interface, specifically the "Manage Alerts Monitored Set Information" page. The top navigation bar is the same as in the previous screenshot. The main content area is titled "System Administration" and includes tabs for Search Reports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The "Alerts" tab is selected, showing the "Alerts Monitored Set : EXPERIAN BIS DEMO" configuration page. On the left, there are links for "Triggers and Filters" and "Account Registry". The "Account Registry" section includes links for "Manage Auto Refresh Filter" and "Manage Alerts Monitored Set". The "Manage Alerts Monitored Set" link is highlighted. In the upper right corner, there is a "Delete All Accounts" button. Below this, there is a search bar labeled "Enter User Tracking ID (Account Number):" with a "Search" button. The main content area displays an "Account List" table with columns for Account Number, BIN, Business, and Address 1.

Account Number	BIN	Business	Address 1
139007	800708846	HABANA	2930 BRISTOL ST STE A110
139008	797257471	MEMPHIS SOUL CAFE & BAR	2920 BRISTOL ST

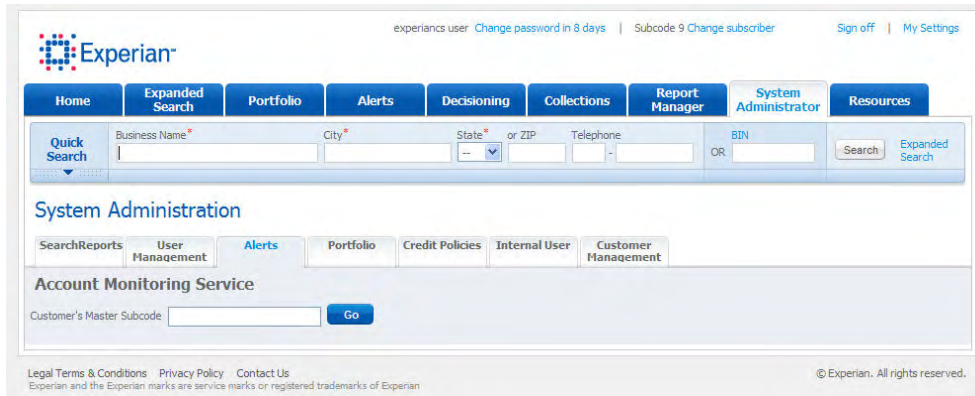


6. Click on **OK** to confirm deleting the accounts within the Alerts Monitored Set.



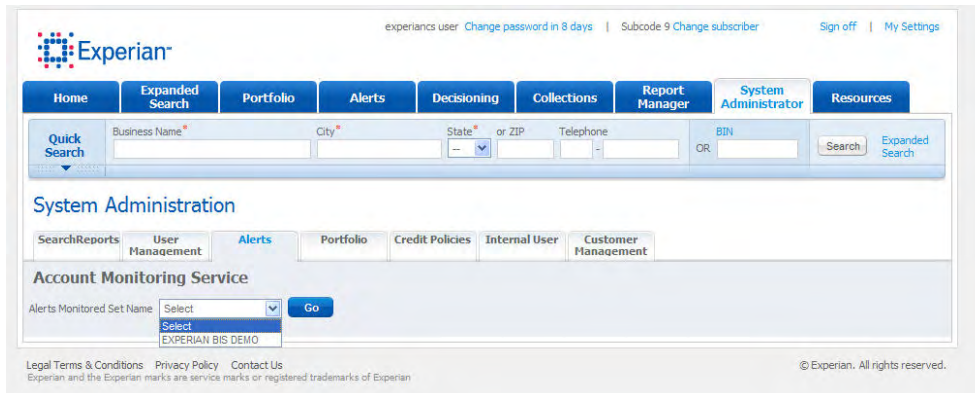
## Change Trigger/Filter settings

1. From any page, go to **System Administration** and click on the **Alerts** tab.
2. Enter your master subcode and click on **Go**.



The screenshot shows the Experian System Administration interface. The top navigation bar includes links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a Quick Search section with fields for Business Name, City, State, ZIP, Telephone, and BIN. The main content area is titled "System Administration" and contains tabs for SearchReports, User Management, Alerts, Portfolio, Credit Policies, Internal User, and Customer Management. The "Alerts" tab is selected, and the "Account Monitoring Service" section is visible. It contains a text input field labeled "Customer's Master Subcode" and a "Go" button.

3. Select your **Alerts Monitored Set** name from the drop-down menu.



This screenshot shows the same Experian System Administration interface as the previous one, but with the "Alerts Monitored Set Name" dropdown menu open. The dropdown menu displays three options: "Select", "Select", and "EXPERIAN BIS DEMO". The "Go" button is still present next to the dropdown.

- 4.

5. Navigate to **Manage Trigger/Filter Set** on the right side of the screen.

The screenshot shows the Experian System Administration interface. At the top, there's a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator (selected), and Resources. Below the navigation bar is a search section with fields for Business Name, City, State, ZIP, Telephone, and BIN, along with a Search button. The main content area is titled "System Administration" and has sub-tabs: Search Reports, User Management, Alerts (selected), Portfolio, Credit Policies, Internal User, and Customer Management. Under the Alerts tab, there's a section "Alerts Monitored Set : EXPERIAN BIS DEMO". It includes a dropdown for "Alerts Monitored Sets Name" set to "EXPERIAN BIS DEMO" and a "GO" button. To the left of the main configuration area are two sidebars: "Triggers and Filters" with links for "Business/Account Filter" and "Trigger/Filter Set", and "Account Registry" with links for "Manage Auto Refresh Filter" and "Manage Alerts Monitored Set". The main configuration area is titled "Trigger/Filter Set" and has a "Manage Trigger/Filter Set" link. It displays two alert rules: "Intelliscore Plus Change" with a priority of 0007, and "DBT Change" with a priority of 0007. The "DBT Change" rule has a description: "Withhold DBT Change alerts on accounts with DBT below 0000000030" and "Deliver DBT Change alerts on DBT increases of more than 0000000005".

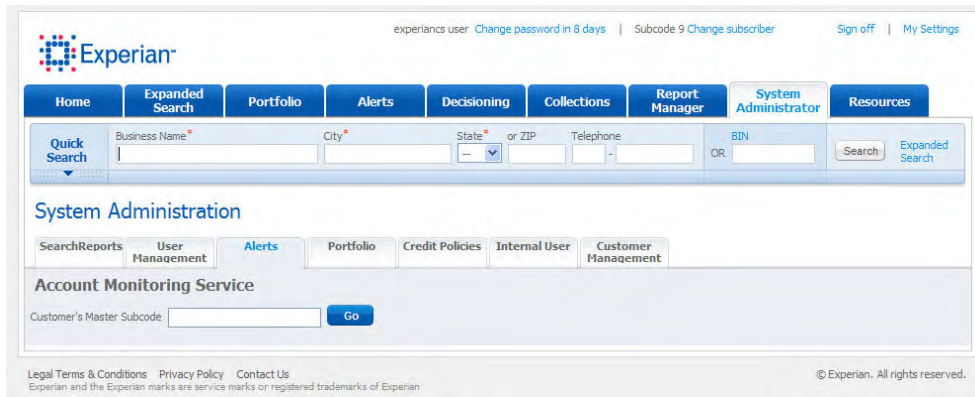
6. From the list, select which alerts you want the Alerts Monitored Set to receive by clicking the check box to the left of the trigger description.

In the example below, Commercial Intelliscore Change was selected. You also can select the **Set to Default** button to set the trigger/filters based on Experian's recommendation.

This screenshot shows the same Experian System Administration interface as the previous one, but with the "Trigger/Filter Set" configuration expanded. At the top, the navigation bar is the same. The "Alerts Monitored Set : EXPERIAN BIS DEMO" section is still present. The "Triggers and Filters" sidebar is the same. The "Trigger/Filter Set" section now includes a "Set to Default" button, a "Save" button, and a "Cancel" button. It displays two alert rules with checkboxes for selection. The first rule is "Commercial Intelliscore Change" with a priority of 1. It has four checkboxes: "Withhold Change alerts on accounts with Intelliscore above [ ]", "Deliver Score Change alerts on score declines of more than [ ]", "Deliver Score Change alerts on score increases of more than [ ]", and "Withhold Score Change alert with a total credit balance below \$ [ ]". The second rule is "Intelliscore Plus Change" with a priority of 7. It has three checkboxes: "Withhold Change alerts on accounts with Intelliscore Plus Score above [ ]", "Deliver Intelliscore Plus Score Change alerts on score increases of more than [ ]", and "Withhold Intelliscore Plus Score Change alert with a total credit balance below \$ [ ]".

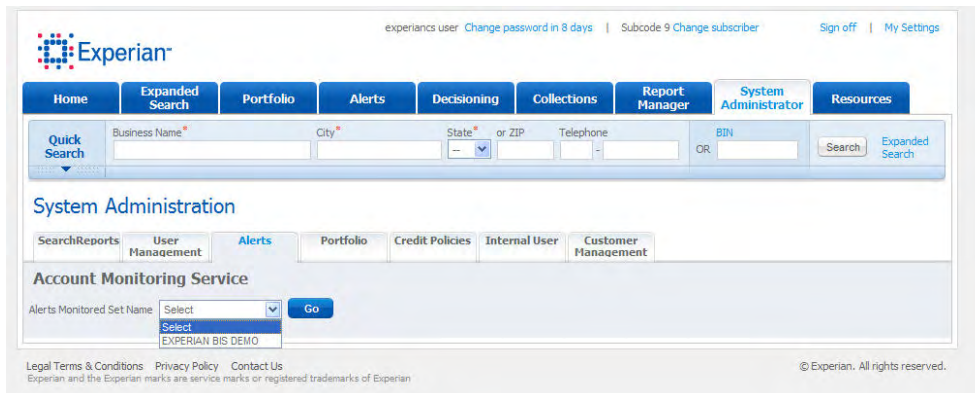
## Use the Auto-Refresh function

1. From any page, go to **System Administration** and click on the **Alerts** tab.
2. Enter your master subcode and click on **Go**.



The screenshot shows the Experian System Administration interface. At the top, there's a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator (selected), and Resources. Below this is a 'Quick Search' section with fields for Business Name, City, State, or ZIP, Telephone, and BIN, along with Search and Expanded Search buttons. The main content area is titled 'System Administration' and contains sub-tabs: SearchReports, User Management, Alerts (selected), Portfolio, Credit Policies, Internal User, and Customer Management. Under the 'Alerts' tab, there's a section for 'Account Monitoring Service' with a label 'Customer's Master Subcode:' followed by an empty text input field and a 'Go' button. The footer includes links for Legal Terms & Conditions, Privacy Policy, and Contact Us, along with a copyright notice for Experian.

3. Select your Alerts Monitored Set name from the drop-down menu.



This screenshot is similar to the previous one, but the 'Alerts Monitored Set Name' dropdown menu is now open. The dropdown shows three options: 'Select', 'Select', and 'EXPERIAN BIS DEMO'. The 'Go' button remains next to the dropdown. The rest of the interface, including the navigation bar and search section, is identical to the previous screenshot.

4. Select the **Manage Auto Refresh Filter** option under **Account Registry** on the left.

The screenshot displays the Experian System Administration web application. At the top, the Experian logo is on the left, and user information (experian user, password change link, subcode 9, subscriber change link) and links (Sign off, My Settings) are on the right. A navigation bar contains links: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator (highlighted), and Resources.

Below the navigation bar is a 'Quick Search' section with input fields for Business Name, City, State (dropdown), or ZIP, Telephone, and BIN, along with Search and Expanded Search buttons.

The main section is titled 'System Administration' and includes sub-tabs: Search Reports, User Management, Alerts (selected), Portfolio, Credit Policies, Internal User, and Customer Management.

The 'Alerts Monitored Set : EXPERIAN BIS DEMO' section is active. It shows the 'Alerts Monitored Sets Name' as 'EXPERIAN BIS DEMO' with a 'GO' button and a 'Print Page' link. On the left, a sidebar lists 'Triggers and Filters' (Business/Account Filter, Trigger/Filter Set) and 'Account Registry' (Manage Auto Refresh Filter, Manage Alerts Monitored Set).

The 'Trigger/Filter Set' configuration area is shown with buttons 'Set to Default', 'Save', and 'Cancel'. It contains two sections:

- Commercial Intelliscore Change** (Priority 1):
  - ☐ Withhold Change alerts on accounts with Intelliscore above [ ]
  - ☐ Deliver Score Change alerts on score declines of more than [ ]
  - ☐ Deliver Score Change alerts on score increases of more than [ ]
  - ☐ Withhold Score Change alert with a total credit balance below \$ [ ]
- Intelliscore Plus Change** (Priority 7):
  - ☐ Withhold Change alerts on accounts with Intelliscore Plus Score above [ ]
  - ☐ Deliver Intelliscore Plus Score Change alerts on score increases of more than [ ]
  - ☐ Withhold Intelliscore Plus Score Change alert with a total credit balance below \$ [ ]

5. From the left column, select the **Supplier Numbers** (number assigned to trade files contributed to Experian) you want to include in the Auto Refresh process.

The screenshot displays the Experian System Administrator web application. At the top, the Experian logo is on the left, and user information (experian user, password change link, subcode 9, change subscriber link, sign off link, and my settings link) is on the right. A navigation bar contains links for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator (active), and Resources.

Below the navigation bar is a 'Quick Search' section with input fields for Business Name, City, State (dropdown), or ZIP, Telephone, and BIN, along with Search and Expanded Search buttons.

The main section is titled 'System Administration' and includes sub-tabs for Search/Reports, User Management, Alerts (active), Portfolio, Credit Policies, Internal User, and Customer Management.

The 'Alerts Monitored Set : EXPERIAN BIS DEMO' section shows a dropdown for the Alerts Monitored Sets Name (EXPERIAN BIS DEMO) and a GO button. A Print Page link is also present.

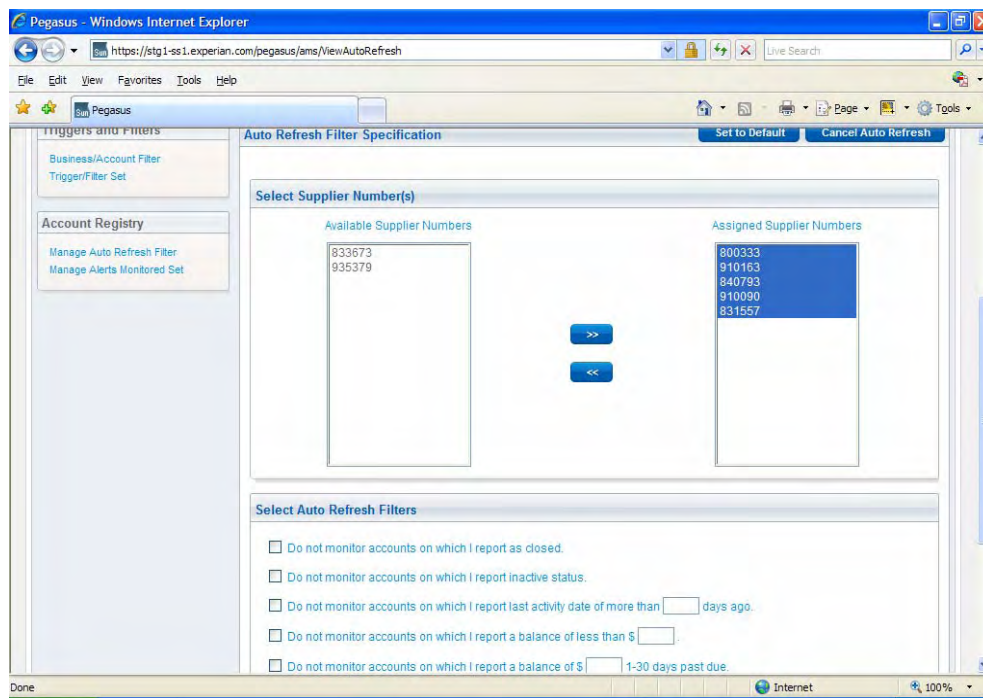
On the left sidebar, there are two sections: 'Triggers and Filters' with links for Business/Account Filter and Trigger/Filter Set, and 'Account Registry' with links for Manage Auto Refresh Filter and Manage Alerts Monitored Set.

The main content area is titled 'Auto Refresh Filter Specification' and includes buttons for 'Set to Default' and 'Cancel Auto Refresh'. Below this is a 'Select Supplier Number(s)' section with two columns: 'Available Supplier Numbers' and 'Assigned Supplier Numbers'. The 'Available' column contains a list of numbers: 800333, 910163, 840793, 910090, 831557, 833673, and 935379. The 'Assigned' column is empty. Between the columns are '>>' and '<<' buttons.

At the bottom, the 'Select Auto Refresh Filters' section contains two checkboxes: 'Do not monitor accounts on which I report as closed.' and 'Do not monitor accounts on which I report inactive status.'



6. Click on the arrow button in the middle of the screen to move the supplier numbers to the **Assigned Supplier Numbers** box.



7. Select any Auto-Refresh Filters you want applied to your portfolio under the **Select Auto Refresh Filters** section.

**Select Auto Refresh Filters**

☒ Do not monitor accounts on which I report as closed.

☒ Do not monitor accounts on which I report inactive status.

☒ Do not monitor accounts on which I report last activity date of more than  days ago.

☐ Do not monitor accounts on which I report a balance of less than \$ .

☐ Do not monitor accounts on which I report a balance of \$  1-30 days past due.

☐ Do not monitor accounts on which I report a balance of \$  31-60 days past due.

☐ Do not monitor accounts on which I report a balance of \$  61-90 days past due.

☐ Do not monitor accounts on which I report a balance of \$  91+ days past due.

**Apply Changes**

8. Select **Apply Settings** at the bottom of the page.

Select Supplier Number(s)

Available Supplier Numbers

833673  
935379

Assigned Supplier Numbers

800333  
910163  
840793  
910090  
831557

>>  
<<

Select Auto Refresh Filters

☒ Do not monitor accounts on which I report as closed.

☒ Do not monitor accounts on which I report inactive status.

☒ Do not monitor accounts on which I report last activity date of more than  days ago.

☐ Do not monitor accounts on which I report a balance of less than \$ .

☐ Do not monitor accounts on which I report a balance of \$  1-30 days past due.

☐ Do not monitor accounts on which I report a balance of \$  31-60 days past due.

☐ Do not monitor accounts on which I report a balance of \$  61-90 days past due.

☐ Do not monitor accounts on which I report a balance of \$  91+ days past due.

Apply Changes



9. Near the top of the screen, you should see a note in blue confirming that the changes are complete.

**Auto Refresh Filter Specification** Set to Default Cancel Auto Refresh

Changes to auto refresh filter sets applied successfully

Select Supplier Number(s)

Available Supplier Numbers	Assigned Supplier Numbers
833673	800333
935379	910163
	840793
	910090
	831557

>> <<

## User functions

### Review Alerts

1. From any page, go to **Alerts** tab. The alert details will be listed. To select an **Alerts Monitored Set**, select one from the drop down in the center of the page and click **Go**.

The alert detail contains 9 columns, many of which can be sorted by clicking on the column header.

	Business Name	Account Number	BIN	Alerts Monitored Set	Priority			Status	
<input type="checkbox"/>	JP CONSULTING	1000218110	714412173	EXPERIAN BIS DEMO	1	6/28/10	TBC (1)	Unread	
<input type="checkbox"/>	MARY'S FLOWERS	1000248110	737168309	EXPERIAN BIS DEMO	1	6/28/10	CUC (1)	Unread	
<input type="checkbox"/>	SOUTHWEST PIZZA	1000615110	752799209	EXPERIAN BIS DEMO	1	6/28/10	TBC (1)	Unread	
<input type="checkbox"/>	JOE'S PLUMBING	139091	759193671	EXPERIAN BIS DEMO	1	6/28/10	TBC (1)	Unread	
<input type="checkbox"/>	CYNDY'S ELECTRONICS	1355491110	771902211	EXPERIAN BIS DEMO	1	6/28/10	TBC (1)	Unread	

2. To review the alert detail, click on the hyperlink in the column with the red flag. The alert details will be displayed like shown below:

Alerts

Close X

Business Name:

JP CONSULTING

Experian Name:

JP CONSULTING

Accounts:

1000218110

Experian BIN:

714412173

Summary

No. Continuous Trades	19	6 Mo High Total Balance	\$65,700	High Credit Limit:	\$111,900
Bal. Continuous Trades	\$62,253	6 Mo Low Total Balance	\$38,000	Percent	Current: 100
No. New Continuous Trades	0	No. of Legal Filings	N/A		1-30 0
Bal. New Continuous Trades	\$62,253	Bal. of Legal Filings	N/A		31-60 0
					61-90 0
					91+ 0

Details

Alert ID	Trigger Type	Date	Priority	Alert Details
17413533	Total Balance Change	6/28/10	1	<div>Current TBC \$62,253</div> <div>Previous TBC \$60,274</div> <div>Highest TBC \$65,789</div> <div>Lowest TBC \$38,312</div> <div>Trend \$65,789</div> <div>\$44,349</div> <div>\$57,596</div> <div>\$57,596</div> <div>\$38,312</div> <div>\$39,707</div>

3. After completing an alert review, click on the checkbox to the far left of the alert and click the **Mark as Read** button in the upper left corner.

Home

Expanded Search

Portfolio

Alerts

Decisioning

Collections

Report Manager

System Administrator

Resources

Quick Search

Business Name\*

City\*

State\*

or ZIP

Telephone

BIN

Search

Expanded Search

Alerts

Select Alerts Monitored Set

GO

Mark as Read

More Actions

Print

Export

Viewing 1 - 5 of 42 items

<< first < prev 1 2 3 4 5 next > last >>

	Business Name	Account Number	BIN	Alerts Monitored Set	Priority		Status	
<input checked="" type="checkbox"/>	JP CONSULTING	1000218110	714412173	EXPERIAN BIS DEMO	1	6/28/10 TBC (1)	Read	
<input type="checkbox"/>	MARY'S FLOWERS	1000246110	737168309	EXPERIAN BIS DEMO	1	6/28/10 CUC (1)	Unread	
<input type="checkbox"/>	SOUTHWEST PIZZA	1000615110	752799209	EXPERIAN BIS DEMO	1	6/28/10 TBC (1)	Unread	
<input type="checkbox"/>	JOE'S PLUMBING	139091	759193671	EXPERIAN BIS DEMO	1	6/28/10 TBC (1)	Unread	
<input type="checkbox"/>	CYNDI'S ELECTRONICS	1355491110	771902211	EXPERIAN BIS DEMO	1	6/28/10 TBC (1)	Unread	

Viewing 1 - 5 of 42 items

<< first < prev 1 2 3 4 5 next > last >>

Mark as Read

# DECISION IQ<sup>SM</sup>

## ***Description***

DecisionIQ<sup>SM</sup> is a tool that allows you to elevate your decisions and credit policies by combining your knowledge with our advanced statistical expertise. The tool combines scores, analytics and credit policies to help you improve and expedite your risk decisions.

DecisionIQ consists of:

- The ability to set, accept, review and decline score ranges
- Ten industry scorecards to serve as the basis for a customized scorecard
- Exception rules for special handling (for example, review all businesses that have been in the file for less than two years)
- Three levels of credit line assignment so you can choose the one that matches your risk tolerance
- Credit line recommendations based on our data and analysis
- The ability to customize your scorecard by engaging Experian experts to create a custom decision tree

## **Custom decision tree**

If your business is interested in a custom decision tree that can provide a boost in risk assessment, your sales representative and Experian analytics experts can help you. A customized decision tree job includes:

- The expertise of our Decision Sciences staff, which will consult with you and create the custom decision tree.
- A customized odds chart reflecting the risks of your portfolio.
- Programming to implement the tree into BusinessIQ.
- Reduced losses from a significant improvement in risk identification that no generic or even industry score can provide.
- The option of an annual review as the economy and, potentially, their book of business change.
- Extremely cost-effective value, especially when compared with what analytical consultants would charge.

## ***Requirements for usage***

Prior to using DecisionIQ, you need to provide an account file with performance data, preferably containing at least 200 “bad” accounts (accounts that have a delinquency on file).

Your Experian sales representative can help you through the setup process. Please contact them directly or call 1 800 520 1221.

## ***Frequently Asked Questions***

### **Why should I use DecisionIQ?**

DecisionIQ accelerates and automates risk decisions, affording you the triple benefits of:

- Speed in decision making by providing instant decisions or decision guidelines
- Efficiency, with three levels of decisions — approve, review and decline — allowing you to focus resources on “gray area” accounts that require manual review
- Reduced write-offs and improved cash flow by using a consistent risk score

### **How does DecisionIQ work?**

DecisionIQ creates a credit policy driven by your business’s experience and risk tolerance combined with our information and analytics. DecisionIQ has three levels that, when combined, create a credit policy and automated decisioning:

- Scorecard — Establish a scorecard and score breakpoints for approve, review and decline decisions
- Exception review — Designate that when a condition is present, the customer being reviewed automatically will be approved, reviewed or declined, no matter what the score
- Credit line — Select a credit line policy: conservative, aggressive or moderate.

### **Can I have more than one scorecard?**

Yes. Multiple scorecards can be created, and one can be designated as the primary card.

### **What is the custom decision tree option?**

Similar to creating a custom model, a custom decision tree can be created for you by Experian. Creation of the custom tree is available for an additional cost. You provide files for analysis that include performance information; a custom scorecard/decision tree is then created that will further improve the identification of bad accounts in lower score ranges.

### **What scores are available?**

DecisionIQ uses our highly predictive, high-performance Intelliscore Plus<sup>SM</sup> score.

### **How is credit line recommendation calculated?**

The credit line recommendation is driven by real data on the business. The credit line amount is a strict calculation based on trade information. It is not a predictive model. To create the recommendation, the following steps are performed:

1. Segmentation — Businesses are segmented using years in business, number of trades and industry
2. Recent high credit amounts are then calculated for each segment
3. The high credits are then placed in a percentile ranking

Example: A moderate credit line approach would utilize the average credit line, or the 50<sup>th</sup> percentile.

Credit line calculation at various levels of trade:

For zero to one trades	\$1,300
For four to five trades	\$6,300
For nine to 12 trades	\$25,600
For 21 or more trades	\$118,500

In general, the credit line grows as the number of trades increases, representing the company's capacity for risk.

The aggressive credit limit for nine to 12 trades would be \$56,100, while the conservative would be \$9,100.

## ***Definitions***

**Bad rate** — Shows the bad rate for the decision range being viewed. Example: In the approve range of 71 to 100, 0.5 percent of the accounts may be bad.

**Credit line** — A suggested credit line calculated using Experian data and analytics.

**Credit line modifier** — Conditions that can move the credit line up or down. Example: A high Intelliscore will increase the credit line; a low Intelliscore will decrease it.

**Custom decision tree** — A scorecard customized for your portfolio and created in conjunction with Experian's Analytics team. There is an additional cost.

**Exception option** — An optional function that will move an application to the review category if one of the exception option criteria is met.

**Intelliscore** — A percentile score ranging from 1 to 100 that shows the likelihood of a business becoming delinquent (more than 90 days late in payment). A 100 is the lowest risk; a 1 is the highest risk. The newest and most predictive model is Intelliscore Plus<sup>SM</sup>; however there are older versions still available to some users.

**Override** — The ability to manually input a credit line recommendation that differs from the recommendation in the system.

**Sliders** — The function to change the breakpoints for approve, review and decline policies.



## How to

### Start a credit policy

1. Click on the **System Administration** tab, and then click on the **Credit Policies** tab. You will see a list of credit policies.
2. Start by clicking on the **Create New Credit Policy** tab.

**System Administration**

Search & Reports | User Management | Alerts | Portfolio | **Credit Policies** | Usage Logs | Internal User

**Credit Policies**

Viewing 1 - 7 of 7 items << first < prev 1 next > last >> 25

Select	Credit Policy	Credit Policy Identifier	Description	Date Created / Edited
<input type="radio"/>	AFestivusForTheRestOfUs	7	FeatsOfStrength	5/13/10 11:12:36 PM.032
<input type="radio"/>	JoniCreditPolicy_generic_IP_DT	6	Test Credit policy editing	5/4/10 3:53:25 PM.295
<input type="radio"/>	Account Review Policy	5		5/14/10 1:27:14 PM.673
<input type="radio"/>	TEST IE6 CP	8		5/21/10 1:59:28 AM.734
<input type="radio"/>	TEST CP 02	1	TEST CP 02	5/4/10 12:57:30 PM.753
<input type="radio"/>	TEST IE6 Copied CP-save (default)	9	edited	5/21/10 3:21:34 AM.848
<input type="radio"/>	raghu sample tree	10		5/21/10 1:58:52 PM.317

Choose... Create new credit policy

### Select a scorecard

After starting a credit policy, you need to select a scorecard.

1. Select a scorecard from the following list of industries. Each will have industry-specific performance data. A final option is to select a generic Intelliscore Plus scorecard.

- Business Services
- Financial
- Leasing
- Manufacturing
- Medical Supply
- Telecommunications
- Transportation
- Utility
- Wholesale
- Generic Intelliscore Plus

## System Administration

Search & Reports User Management Alerts Portfolio **Credit Policies** Usage Logs Internal User

< List of policies

### Create New Credit policy

Complete each of the steps. Then click on "Create New Policy".

**Step 1\* Select a scorecard**

**Scorecards**  
Viewing 1 - 17 of 17 items

Select	Scorecard Name	Description	Percent of Accounts Decline - Manual Review - Approve	Bad Rate Predictability	Date Created / Edited
<input type="radio"/>	Generic_IP_DT	Generic_IP_DT	15%	45%	30.0
<input checked="" type="radio"/>	Pegasus Transport DT	Pegasus Transport DT	15%	45%	30.0
<input type="radio"/>	Pegasus Financial DT	Pegasus Financial DT	15%	45%	30.0
<input type="radio"/>	Pegasus Leasing DT	Pegasus Leasing DT	15%	45%	30.0
<input type="radio"/>	Pegasus Manuf DT	Pegasus Manuf DT	15%	45%	30.0

### (Columns within the scorecard screen)

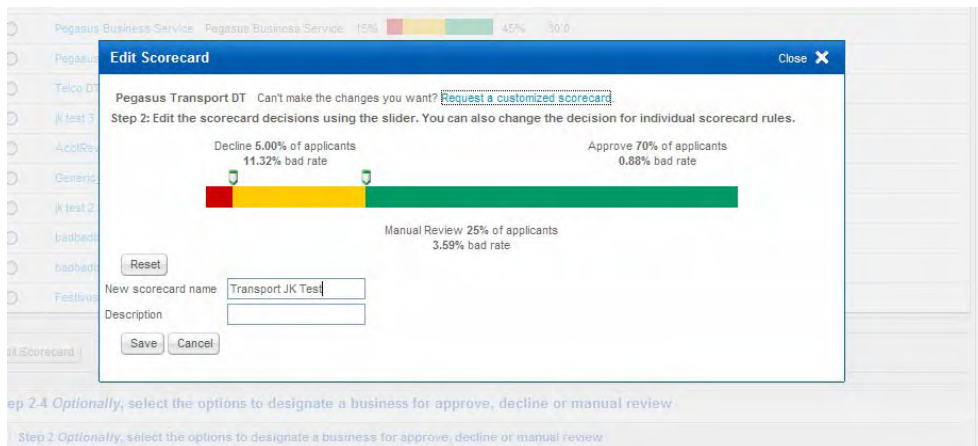
- **Select** — Click here to select a scorecard
- **Scorecard Name** — Presents 10 industry scorecards and then, beneath these, other scorecards you have created
- **Percent of Accounts** — Shows the percentage declined (red) and the percentage approved (green), with review in the middle (yellow)
- **Bad Rate Predictability** — Bad rate percentage for the scorecard
- **Date Created/Edited** — Date of last action

2. After you select a scorecard, click on **Edit Scorecard**.

<input checked="" type="radio"/>	Manufacturing	Pegasus Manuf DT	15%	
<input type="radio"/>	Medical Supply	Pegasus Medical Supply DT	15%	
<input type="radio"/>	Telecommunications	Telco DT	15%	
<input type="radio"/>	Business Services	Pegasus Business Service	15%	
<input type="radio"/>	Pegasus Financial DT-CS	Pegasus Financial DT	15%	
<input type="radio"/>	Telco DT-CS	Telco DT	15%	
<input type="radio"/>	jk test 3		36%	
<input type="radio"/>	AcctReview		2%	
<input type="radio"/>	Generic_IP_DT-CS	Generic_IP_DT	15%	
<input type="radio"/>	jk test 2		11%	
<input type="radio"/>	badbadbad	bad rate high	43%	
<input type="radio"/>	badbadbad	bad rate high 2	97%	
<input type="radio"/>	Festivus	asdf	2%	

Edit Scorecard

3. The scorecard will display.



4. Next, select score ranges. There are three ranges that need to be established:

- Approve — All accounts at this range or above will be approved. The amount approved will be discussed in the third phase.
- Review — The account should go through a review process; no credit will be automatically recommended.
- Decline — The account is rejected; no credit will be automatically recommended.

*Note: At all times, you can “override” the recommended decision the system generates.*

To select score ranges, move the slider to the two breakpoints that create three score ranges.

- In this example, the red oval to the left has 8 percent as the decline breakpoint, with a projected bad rate of 14.81 percent. Applications with scores in the red area will be declined.
- The red oval to the right indicates an approval level of 38 percent and a bad rate of 0.2 percent. Applications with scores in the green area will be approved.
- Applications with scores in the yellow area will fall into the review category.
- To change, simply click on the slider and move the arrow to the desired approve/decline level.
- When finished, enter a **New scorecard name** and **Description** and then click on **Save**.

Edit Score Card
Close

null
Can't make the changes you want? [Request a customized scorecard.](#)

Step 2: Edit the scorecard decisions using the slider. You can also change the decision for individual scorecard rules.

Decline 8% of applicants  
14.81% bad rate

Recalculate

Approve 38% of applicants  
0.2% bad rate

Manual Review 54% of applicants  
1.58% bad rate

New scorecard name

Description

Edit Scorecard

Reset

Save

Cancel

## Program exception options

Based on your own experience, you may want the flexibility to automatically accept, review or decline a business based on criteria related to scoring. For example: If a company has been in business for two years or less, you may want to automatically decline.

Create an exception option

- Select from the following indicators. (You can use as few as zero or you can use them all.)
  - Years in Business
  - Bankruptcy
  - Liens
  - Judgments
  - Collections
  - SIC Code (four-digit number)
  - State
  - ZIP Code

*Tip: If multiple conditions are present, the conflicts will be resolved in favor of the lowest-ranked outcome:*

- Decline
- Review
- Approve

**Step 2.4 Optionally, select the options to designate a business for approve, decline or manual review**

**Step 2 Optionally, select the options to designate a business for approve, decline or manual review**

**Business Facts**

☐ Years on File: Designate the business for  if it has been on file for less than  years

**Derogatory: Public Records, Collections**

☐ Bankruptcy: Designate the business for  if it has a prior or current bankruptcy

☐ Liens: Designate the business for  if it has more than  liens

☐ Collections: Designate the business for  if it has more than  collections

**Industry**

☐ [Standard Industrial Classification \(SIC\) Code](#)

Designate the business for  if it has a specific [Standard Industrial Classification \(SIC\) Code](#)

Enter a 4 digit SIC code  [Look up SIC code](#)

**Geography**

☐ State: Designate the business for  if the address is in a specific state

☐ ZIP Code: Designate the business for  if it has a specific ZIP code

Enter a 5 digit ZIP code  -  [Look up ZIP code](#)

3. Select the option.

4. In the middle drop down menu, select whether you want to decline, approve or manually review. Most will be a manual review, followed by decline, but there can be conditions where you want to have an automatic approval.

5. Set the parameter for the option you have selected. Most parameters are a breakpoint. In this example, the number of years is two.

SIC is an example of a value you select. In this case, it is a government SIC 9111, and here the decision is to approve regardless of score.

**Step 2 Optionally, select the options to designate a business for approve, decline or manual review**

**Business Facts**

☒ Years on File: Designate the business for  if it has been on file for less than  years

**Derogatory: Public Records, Collections**

☒ Bankruptcy: Designate the business for  if it has a prior or current bankruptcy

☐ Liens: Designate the business for  if it has more than  liens

☒ Collections: Designate the business for  if it has more than  collections

**Industry**

☒ [Standard Industrial Classification \(SIC\) Code](#)

Designate the business for  if it has a specific [Standard Industrial Classification \(SIC\) Code](#)

Enter a 4 digit SIC code  [Look up SIC code](#)

**Geography**

☐ State: Designate the business for  if the address is in a specific state

☐ ZIP Code: Designate the business for  if it has a specific ZIP code

Enter a 5 digit ZIP code  -  [Look up ZIP code](#)

## Set recommended credit limit

1. Select from the following three credit line options:
  - Conservative — a credit line that is lower than average
  - Moderate — a credit line that is at the average
  - Aggressive — a credit line that is higher than average
2. Select whether or not to use the credit policy as the default option. This means when a report is ordered under your Experian system subcode, the designated credit policy and credit line policy will be used.

*Note: You also can create multiple credit policy names and descriptions for a user to choose from. For example, one could have different policies by region of country, product line, etc.*

4. **Save** the new credit policy.

# CORPORATE LINKAGE

## *Description*

Corporate Linkage enables you to make better credit decisions and identify up-sell and cross-sell opportunities by identifying relationships within a corporate family. Linkage provides:

- Information on the parent company and / or ultimate parent company
- Overall corporate exposure within a corporate family

Our linkage uses common identifiers such as branch, headquarter, subsidiary and parent to clearly identify the location, type and relationship and structure within a Corporate Family.

The linkage detail feature is available to anyone pulling credit reports within BusinessIQ. Access permissions may vary based on your contract with us. For instance:

- Subscription – linkage detail available with all online credit report inquiries
- Pay as you go – linkage detail available with all Business Profile Report (BPR) inquiries

## ***Frequently Asked Questions***

### **Do all businesses have linkage?**

All businesses that are members of a large business family have linkage. A standalone business will not have linkage. A standalone business only has one location is not legally tied to another business.

### **Will linkage detail display the entire family tree?**

With larger family trees the linkage detail will display all subsidiaries. Branch level information will not display in BusinessIQ, but can be downloaded by selecting the **Print / Save** button.

### **Why don't all the locations within the family tree display a score risk band?**

Scores are always driven by headquarters' information. All information available at the branch level, including trade credit, collections and public record information, is aggregated to the headquarters information to ensure you receive a comprehensive view of credit risk.

### **Can I pull a report on one of the businesses within a business family?**

Yes, you can pull a credit report on headquarters, single location subsidiaries and the ultimate parent. To pull a credit report, when searching for a business, simply click on the business name then select the report type you wish to review.

### **If I select "Alert me" what record will I monitor?**

The record will be listed under the **Account Information** header.



## ***Definitions***

**Credit Risk** — The credit risk band on a report uses the Intelliscore Plus score to show the likelihood of a business going seriously derogatory in the next 12 months. The band is color coded to provide you a visual risk indicator. Red = High Risk. Green = Low Risk.

**Family Tree** — Refers to all the business linked within a corporate hierarchy

**Location Type** — Identifies the business location type. Every business will have one of the four location types listed below.

- **Headquarters** - A business with at least one additional branch. A headquarters has financial responsibility for the branches.
- **Single location subsidiary** – A corporation with > 50% of its stock is owned by another corporation but without branches or subsidiaries.
- **Branch** - When a business has multiple locations, the secondary locations are known as branches. In many cases, a branch may pay its own bills, but legal responsibility for the debt belongs to the headquarters.
- **Standalone business** - A single entity that is not part of a corporate family tree.

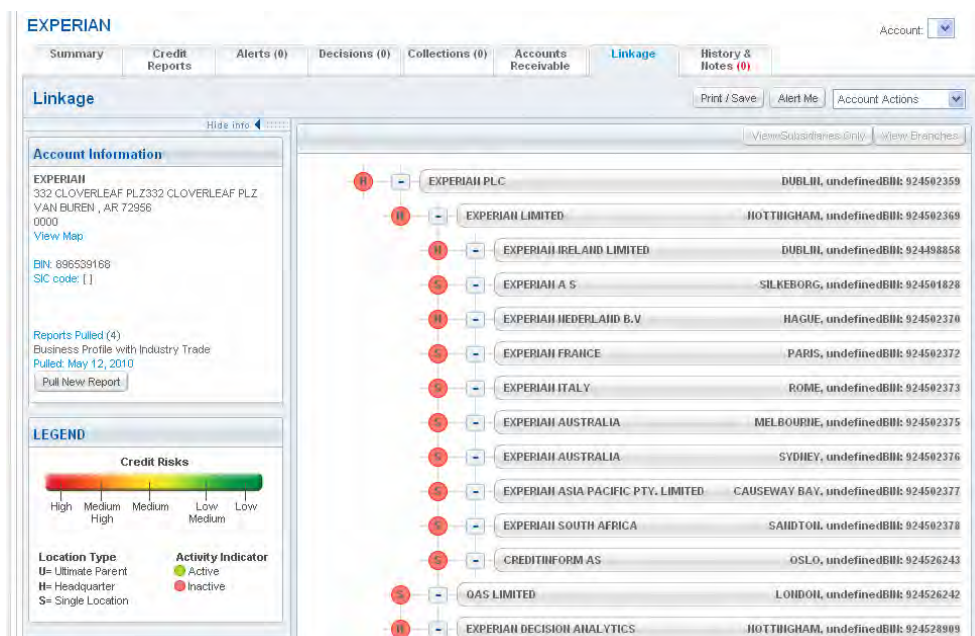
## How to

### View linkage

1. Linkage detail is available within the **Portfolio** tab. To view the detail, select an account within an existing portfolio or make a new inquiry.
2. Once in account view select the **Linkage** tab

The screenshot shows the Experian web application interface. At the top, there's a navigation bar with tabs: Home, Expanded Search, Portfolio (selected), Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below the navigation bar is a search section with fields for Business Name, City, State, ZIP, Telephone, and BIN. The main content area shows the 'portfolio1 > All Accounts >' section. Under the 'EXPERIAN' header, there are tabs for Summary, Credit Reports, Alerts (0), Decisions (0), Collections (0), Accounts Receivable, Linkage (selected), and History & Notes (0). The 'Linkage' tab is active, showing a 'Print / Save' button, an 'Alert Me' button, and an 'Account Actions' dropdown menu.

3. To Print/Save a report select the **Print/Save** button and follow the prompts.
4. To expand or collapse the entire family tree, select **View Subsidiaries Only** or **View Branches**.
5. To expand or collapse a portion of the family tree, select the **+** or **-** buttons located to the left of the business name.



## Understand linkage detail

Linkage detail displays the hierarchy of a corporate family. The **Legend** provides a key to the information in the detail. The information includes:

1. Location Type identifiers - Each location type will receive an indicator to help understand the corporate structure.
2. Credit Risk Indicator – Is available at the Ultimate, Headquarter and Single location subsidiaries levels. Is located directly over the Business Identification Number (BIN).
3. Activity Indicator – Identifies whether a particular location is active.

# COLLECTIONS

## ***Description***

Despite your best efforts to avoid risk, you may have customers who become delinquent in paying you. Business Collections Suite<sup>SM</sup> is a group of tools that have been proven to improve collection activities. The tools allow you to:

- Research debtors, including payment behavior and alternate contact information
- Leverage Experian-branded letters to improve your chances of collection
- Set up collection letter campaigns, mail letters, and measure results

## ***Requirements for usage***

Use of Business Collections Suite requires the following items. Your Experian sales representative will help you through the setup process. Please contact him or her directly or call 1 800 520 1221.

- If you are using Business Collections Suite letter campaigns, you must contribute your portfolio of accounts to Experian's trade data file. (Typical contribution is monthly.)
- If you are using Business Collections Suite to research accounts only, data contribution is not required.

## ***Frequently Asked Questions***

### **What is Business Collections Suite?**

Business Collections Suite is Experian's commercial collections tool that provides one-stop access to many of the functions required by collections departments. By providing access to Experian's rich business database, Business Collections Suite allows you to query your accounts to find alternate contact information on debtors and identify your customers' ability to pay.

### **Do I have to contribute my data to use Business Collections Suite?**

Sending collections letters requires data contribution. The contributed accounts are put into a database for your use and to help generate results reports.

However, if you are interested in researching debtors only, this portion of the system does not require data contribution.

### **How do I research customers?**

The research portion of Business Collections Suite lets you search for accounts by Business Identification Number (BIN) or a combination of business name, city, state and ZIP Code<sup>™</sup>. The reports you receive display alternate addresses and contact telephone numbers as well a 90-day cross-trade payment summary, which plots how the business is paying creditors.

### **How do the letter campaigns work?**

The letter campaigns leverage Experian's Delinquency Notification Service<sup>SM</sup> to promote payment by debtors. Within Business Collections Suite, you can set up campaigns, query your portfolio to identify accounts for mailing and execute a campaign where letters are sent within 48 hours.

The letters are Experian-branded, but the contact and payment information is yours. Users have found that leveraging the Experian brand brings stronger collection results.

### Why are some letter types not available for some of my accounts?

Our system matches the legal entity designation to the available letter types. The following table summarizes what letter types are available based on legal entity:

Letter type:

- Letter A: “Friendly” letter. Minimal severe language. Best for accounts that are 1 to 60 days beyond terms (DBT).
- Letter B: “Severely worded” letter. Severe language. Best for accounts that are 60 or more DBT.
- Letter C: “Just the facts” letter. Contains no severe language. Best for sole proprietorships and unknown corporate status.

Available letter by legal entity:

Legal entity	Available letters
Sole proprietor	C
Partnership	A, B, C
Corporation	A, B, C

### Does the system tell me how successful my collections letter campaigns were in generating revenue?

Yes. However, your internal systems are the best guide for measuring success. Our system uses an algorithm based on the data you report to us from month to month, but since your company receives the checks, you should cross-reference what is in Business Collections Suite with your internal system. As part of the service, you also will receive National Change of Address (NCOA<sup>®</sup>) feedback to let you know if the letters are reaching their intended destination.

## ***Definitions***

**Collections Recovery Tool<sup>SM</sup> report** — Report that displays the alternate addresses and telephone numbers of a business and how a business is paying its other creditors.

**Delinquency Notification Service** — A letter campaign service on Experian letterhead that notifies your delinquent debtors of their delinquent payment obligations. The letters include 60 days of free access for debtors to pull their business credit report at no cost.

**Delinquency Notification Service Campaign** — A collection of accounts selected to receive a Delinquency Notification Service letter.

**Legal entity** — Legal designation of a business. Examples include sole proprietor, partnership and corporation. This field helps to determine what letter types are available to send to a given account.

## How to

### Perform a Collections Recovery Tool report search

1. From the Business Collections Suite homepage, enter a BIN or a business name, city, state and ZIP Code™.
2. Click on the **Search** button.

The screenshot displays the Experian Business Collections Suite homepage. At the top right, there are links for [BizApps](#), [Contact Us](#), [Privacy](#), and [Sign Off](#). The Experian logo is on the top left. Below the logo, there are two tabs: [Home](#) and [Campaign Management](#). The [Campaign Management](#) tab is active. Below the tabs, there is a search bar with the following fields: **CRT Report Search**, **BIN**, **Business Name\***, **City\***, **State\***, and **Zip\***. There is an **OR** option between the **BIN** and **Business Name\*** fields. A **Search** button is located to the right of the search fields. Below the search bar, there is a message: **Welcome to Business Collections Suite** and *Please search for a company or access the Account Summary using the Campaign Management menu option above.*

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- Review report details. You may sometimes see a list of businesses that closely match your inquiry. If this is the case, select the business you are looking for.

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[Home](#) **Campaign Management**

**CRT Report Search** BIN  OR Business Name\*  City\*  State\*  Zip\*

**Company Details**

**NORDSTROM, INC** BIN: 809178296  
1617 6th Ave, Ste 700, Seattle, WA, 98101 - 1707

**Profile Variations On File**

Street Address	Location	Location Score	Telephone	Name Variations	Feedback
	Baltimore, MD, 21298 - 0001	##	410-715-2222	Nordstrom, Inc	<a href="#">send feedback</a>
	Baltimore, MD, 21298 - 0001	##	410-296-2111	Nordstrom, Inc	<a href="#">send feedback</a>
1 Blue Hill Plz	1 Blue Hill Plz, F19, Pearl River, NY, 10965 - 3104	##	845-732-8811	Nordstrom, Inc	<a href="#">send feedback</a>
100 Menlo Park	100 Menlo Park, Edison, NJ, 08837 - 2428	##	201-843-1122	Nordstrom, Inc	<a href="#">send feedback</a>
1000 Beaver Rd	1000 Beaver Rd, Rochester, NY, 14624 -	##		Nordstrom, Inc	<a href="#">send feedback</a>
10300 Little Patuxent Pkwy	10300 Little Patuxent Pkwy, Ste Na, Columbia, MD, 21044 - 7000	##	410-715-2222	Nordstrom, Inc	<a href="#">send feedback</a>
1101 Slater Rd	1101 Slater Rd, Ste 100, Durham, NC, 27703 - 8447	##	919-806-3700	Nordstrom, Inc	<a href="#">send feedback</a>
11812 W Broad St	11812 W Broad St, Richmond, VA, 23233 - 1064	##	804-384-6900	Nordstrom, Inc	<a href="#">send feedback</a>
1200 Morris Tpke	1200 Morris Tpke, Short Hills, NJ, 07078 - 2746	##	973-467-1500	Nordstrom, Inc	<a href="#">send feedback</a>
135 Westchester Ave	135 Westchester Ave, White Plains, NY, 10601 - 4519	##	914-946-1122	Nordstrom, Inc	<a href="#">send feedback</a>

## Run a new campaign (from database)

- From the Business Collections Suite homepage, click on the **Campaign Management** tab.

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[Home](#) **Campaign Management**

**CRT Report Search** BIN  OR Business Name\*  City\*  State\*  Zip\*

**Welcome to Business Collections Suite**

Please search for a company or access the Account Summary using the Campaign Management menu option above.

- From the **Campaign Summary** screen, click on the **New Campaign** button. You also can modify an existing campaign by clicking on any of the **Update** buttons next to each campaign.

The screenshot shows the 'Account Summary' section of the Experian Campaign Management interface. It includes a search bar at the top with fields for BIR, Business Name, City, State, and Zip. Below the search bar is the 'Account Summary' table, which provides a high-level overview of the account's financial and campaign performance. This is followed by a 'Campaigns' table listing individual campaigns with details on their status and performance. At the bottom, there are pagination controls and a 'New Campaign' button.

Account Summary							
Total Account Balance	Total Past Due	Total Accounts	Total Delinquent	Total Campaigns	Total Mailed	Alt.Address Mailed	
\$4,437,465	\$1,214,742	288,633	28,570	6	0	0	
	1-30	31-60	61-90	91-120	121-150	151-180	181+
Total Accounts	21	10	2	3	2	0	152
Total Amounts	\$40,383	\$7,654	\$3,097	\$2,963	\$1,329	\$300	\$1,158,994

Campaigns								
Campaign Code	Campaign Description	Total Selected	Total Mailed	Mailed Alt.Address	Status	Date Mailed	CURE Performance	
X03	EK Test Run	4	0	0	SAVED		\$0	UPDATE
X04	Jim test	4	0	0	SAVED		\$0	UPDATE
X05	Marks June run	4	0	0	SAVED		\$0	UPDATE
X06	jen	4	0	0	SAVED		\$0	UPDATE
X07	KP Test	1	0	0	SAVED		\$0	UPDATE

Elements per page: 5 (Go) [New Campaign]

1 | 2 | next > | last >

- Enter a campaign description and your query criteria. In this case ">" and "100" were entered into the **1-30 DBT** bucket. Also, enter an acceptable range (from 1 to however many records you want the application to return). Click on the **Select** button to continue.

The screenshot shows the 'New Campaign' screen in the Experian Campaign Management interface. It features a form for entering campaign details, including a 'Campaign Code' and a 'Campaign Description'. Below this is the 'Filter Criteria' section, which allows users to define search parameters for their campaign. These include selecting a DBT (Days Beyond Target) range, setting a total past due amount, a date reported, a collectability score, a last mailed date, a letter type, and a communication status. There is also an 'Acceptable Range' for the number of records returned and a 'Sort By' option. A 'Select' button is provided to execute the search.

**Campaign**

Campaign Code: X0A  
 Campaign Description: TEST CAMPAIGN

**Filter Criteria**

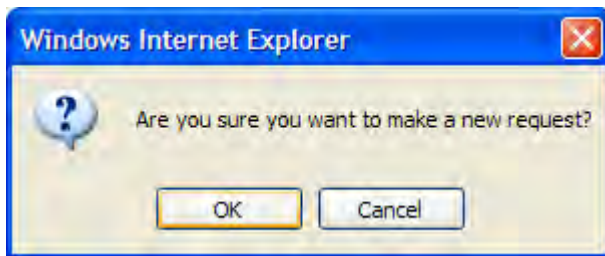
1-30 DBT: > 100  
 31-60 DBT: =  
 61-90 DBT: =  
 91-120 DBT: =  
 121-150 DBT: =  
 151-180 DBT: =  
 181+ DBT: =

Total Past Due: =  
 Date Reported: =  
 Collectability Score: N/A  
 Last Mailed: =  
 Letter Type: =  
 Comm. Status: =  
 Filter: =

Acceptable Range: Low 1 High 5000  
 Sort By: 1-30 DBT

[Select]

4. When the message box appears, click on **OK** to confirm the new request.



5. Identify accounts for mailing by clicking the check box in the **Mail To** column.

A screenshot of a web application interface titled 'Accounts'. It displays a table with columns: Name, 1-30, 31-60, 61-90, 91-120, 121-150, 151-180, 181+, Total, Date Reported, Last Mailed, Mailed Type, Com Status, Mail To (with a dropdown menu set to 'All'), Total Selected, Legal Type, and Letter. The table lists several accounts, including PECK ROAD FORD TRUCK SALES INC, CHS INC, STEWART & STEVENSON, LLC, ROUNTREES LUGGAGE CO INCORPORATED, H. W, and AUTOMOTIVE FINANCIAL GROUP, INC. Each row has a checkbox in the 'Mail To' column. Below the table, there is a summary section with 'Client Address' (0), 'Experian Address' (3), and 'Total' (3). At the bottom, there are buttons for 'Edit Selection', 'Address Selection', 'Submit', and 'Back'.

6. For applicable accounts, select a letter type from the drop-down menu.

A screenshot of the same 'Accounts' table as in the previous image. In this view, the 'Letter' column for several accounts has been updated with letter types: 'C' for PECK ROAD FORD TRUCK SALES INC, 'A' for STEWART & STEVENSON, LLC, and 'C' for AUTOMOTIVE FINANCIAL GROUP, INC. The 'Mail To' column still shows checkboxes, and the summary section at the bottom remains the same.

7. (Optional) To select alternate addresses or to confirm which address will be used, select the **Address Selection** button at the bottom of the screen.



8. (Optional) If you wish to mail to multiple addresses for a single account, select each address by clicking the **Mail To** check box.

Experian

Home Campaign Management

CRT Report Search

Business Name\* City\* State\* Zip\*

Search

Address Selection

Campaign Code XOA Campaign Description TEST CAMPAIGN

Accounts

Name	Address	Location Score	Feedback	Mail To: All
AUTOMOTIVE FINANCIAL GROUP, INC.	4540 SW 75TH AVE, MIAMI, FL, 33155-4431	19	★★★★★	<input checked="" type="checkbox"/>
	1175 SE 8TH AVE, HIALEAH, FL, 33010-5613	10	★★★★★	<input checked="" type="checkbox"/>
	9226 SW 67TH AVE, MIAMI, FL, 33156-1713	0	★★★★★	<input type="checkbox"/>
STEWART & STEVENSON, LLC	1000 LOUISIANA ST STE 5800, HOUSTON, TX, 77002-5014	50	★★★★★	<input checked="" type="checkbox"/>
	601 W 38TH ST, HOUSTON, TX, 77018-8403	110	★★★★★	<input checked="" type="checkbox"/>
	PO BOX 1637, HOUSTON, TX, 77251-1637	100	★★★★★	<input checked="" type="checkbox"/>
	2707 NORTH LOOP W, HOUSTON, TX, 77008-1051	90	★★★★★	<input type="checkbox"/>
	8631 EAST FWY, HOUSTON, TX, 77029-1409	59	★★★★★	<input type="checkbox"/>
PECK ROAD FORD TRUCK SALES INC	2450 KELLA AVE, CITY, CA, 90601-1530	60	★★★★★	<input checked="" type="checkbox"/>
Total				6

Elements per page 5 (Go) Save Cancel

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9. (Optional) Confirm your selections by selecting the **Save** button at the bottom of the screen.

Save Cancel

10. Next, click on the **Submit** button at the bottom of the **Delinquency Notification Service** page to finalize the letters that will be sent.

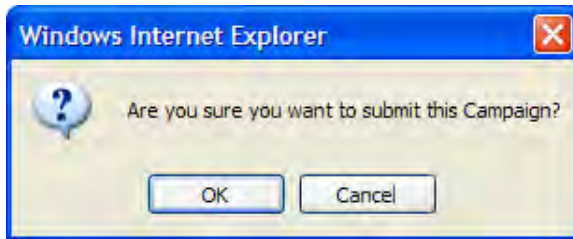
Accounts

Mail To: All Default

Name	1-30	31-60	61-90	91-120	121-150	151-180	181+	Total	Date Reported	Last Mailed	Mailed Type	Com Status	Total Selected	Legal Type	Letter	
PECK ROAD FORD TRUCK SALES INC	\$10,614	\$0	\$0	\$0	\$0	\$0	\$0	\$10,614	2004-02-29				<input checked="" type="checkbox"/>	1	-	C
CHS INC	\$9,855	\$1,171	\$0	\$0	\$0	\$0	\$0	\$11,027	2004-02-29				<input type="checkbox"/>	0	-	C
STEWART & STEVENSON, LLC	\$2,972	\$0	\$0	\$0	\$0	\$0	\$0	\$2,972	2004-02-29				<input checked="" type="checkbox"/>	3	C	A
ROUNTREES LUGGAGE CO INCORPORATED, H. W	\$2,459	\$0	\$0	\$0	\$0	\$0	\$0	\$2,459	2004-02-29				<input type="checkbox"/>	0	-	C
AUTOMOTIVE FINANCIAL GROUP, INC	\$2,241	\$0	\$0	\$0	\$0	\$0	\$0	\$2,241	2004-02-29				<input checked="" type="checkbox"/>	2	-	C
Client Address													2			
Experian Address													6			
Total													8			

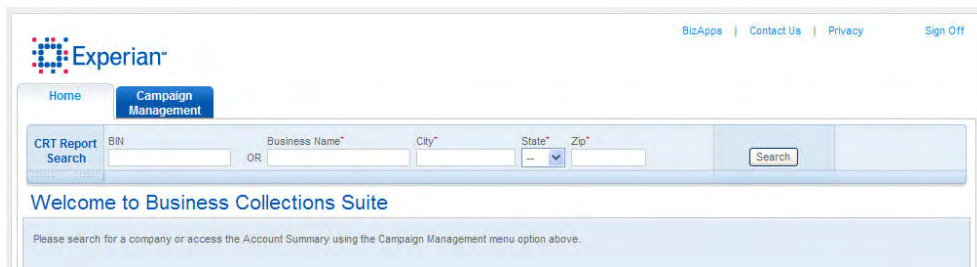
Elements per page 5 (Go) Edit Selection Address Selection Submit Back

11. Click on **OK** to mail the letters. Letters will begin mailing within two business days.




## Run a new campaign (file upload)

1. From the **Business Collections Suite** homepage, click on the **Campaign Management** tab.





- From the **Campaign Summary** screen, click on the **New Campaign** button.



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Campaign Management

CRT Report Search

Business Name\*

City\*

State\*

Zip\*

Search

### Account Summary

Total Account Balance	Total Past Due	Total Accounts	Total Delinquent	Total Campaigns	Total Mailed	Alt.Address Mailed
\$4,437,465	\$1,214,742	288,633	28,570	6	0	0
	1-30	31-60	61-90	91-120	121-150	151-180 181+
Total Accounts	21	10	2	3	2	0 152
Total Amounts	\$40,383	\$7,654	\$3,097	\$2,983	\$1,329	\$300 \$1,158,994

View Report

### Campaigns

Campaign Code	Campaign Description	Total Selected	Total Mailed	Mailed Alt.Address	Status	Date Mailed	CURE Performance
X03	EK Test Run	4	0	0	SAVED		\$0
X04	Jim test	4	0	0	SAVED		\$0
X05	Marks June run	4	0	0	SAVED		\$0
X06	jen	4	0	0	SAVED		\$0
X07	KP Test	1	0	0	SAVED		\$0

Elements per page 5 Go

New Campaign

1 2 next » last »

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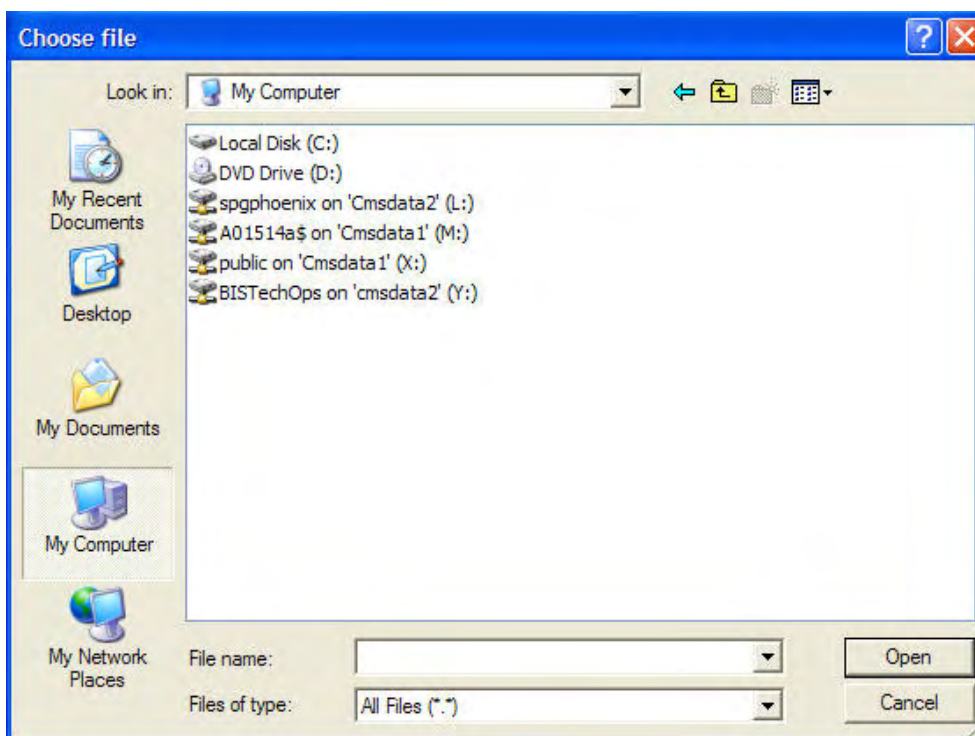
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3. Toward the bottom of the screen, identify the file you want to upload by clicking on the **Browse** button. *Note: Experian® expects this file in a specific format. Please contact your Experian representative to request the file format.*

The 'Upload File' form contains the following elements:

- Upload Account File:** A text input field with a 'Browse...' button to its right.
- Email Address:** A text input field.
- Sort By:** A dropdown menu currently showing '1 - 30 DBT'.
- Buttons:** An 'Upload' button is centered below the input fields. At the bottom of the form are 'Start Over' and 'Back' buttons.



4. Once the file is located, enter a campaign description at the top of the page and your email address at the bottom of the page; then click on the **Upload** button.

The 'Upload File' form is now populated with the following information:

- Upload Account File:** The text 'C:\Documents and Settings\A01514A\Desktop\BNSP\_BCSDNS\_LETTER\_S000000\_L100611.txt' is entered, with a 'Browse...' button to its right.
- Email Address:** The text 'test@experian.com' is entered.
- Sort By:** The dropdown menu still shows '1 - 30 DBT'.
- Buttons:** The 'Upload' button is centered below the input fields.

5. You will be returned to the **Account Summary** screen. The campaign you created for this file upload (in this case, campaign code WJ8) should have a status of "Uploading." Once this process is complete, you will be notified that the file was successfully updated.

Campaigns								
Campaign Code	Campaign Description	Total Selected	Total Mailed	Mailed Alt.Address	Status	Date Mailed	CURE Performance	
X0A	TEST CAMPAIGN	3	0	0	SAVED		\$0	UPDATE
X0C	TEST 2	0	0	0	UPLOADING		\$0	
X03	EK Test Run	4	0	0	SAVED		\$0	UPDATE
X04	jim test	4	0	0	SAVED		\$0	UPDATE
X05	Marks June run	4	0	0	SAVED		\$0	UPDATE

Elements per page



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